

ABSTRACT OF REPORTS OF CONDITION OF NATIONAL BANKS NO. 223

TREASURY DEPARTMENT

OFFICE OF THE COMPTROLLER OF THE CURRENCY

Washington, D. C., March 3, 1947

Condition of National Banks in the United States on Dec. 31, 1945, June 29, 1946, Sept. 30, 1946, and Dec. 31, 1946

[In thousands of dollars]

	Dec. 31, 1945 (5,023 banks)	June 29, 1946 (5,018 banks)	Sept. 30, 1946 (5,014 banks)	Dec. 31, 1946 (5,013 banks)
ASSETS				
Loans and discounts, including overdrafts.....	13,948,042	14,498,441	15,801,498	17,309,767
U. S. Government securities, direct obligations.....	51,459,960	47,465,475	45,315,509	41,835,752
Obligations guaranteed by U. S. Government.....	7,746	7,401		7,780
Obligations of States and political subdivisions.....	2,341,725	2,454,265	2,670,103	2,659,598
Other bonds, notes, and debentures.....	1,656,865	1,945,946	1,971,204	1,986,327
Corporate stocks, including stocks of Federal Reserve banks.....	145,313	143,654	153,448	153,359
<i>Total loans and securities.....</i>	<i>69,559,651</i>	<i>66,515,182</i>	<i>65,911,762</i>	<i>63,952,583</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	20,178,789	18,661,851	18,910,443	20,067,167
Bank premises owned, furniture and fixtures.....	495,105	495,932	508,404	508,893
Real estate owned other than bank premises.....	10,068	10,038	10,109	8,488
Investments and other assets indirectly representing bank premises or other real estate.....	46,384	46,916	46,376	45,464
Customers' liability on acceptances outstanding.....	41,943	58,049	56,899	73,270
Interest, commissions, rent, and other income earned or accrued but not collected.....	147,946	140,255	148,259	137,022
Other assets.....	55,870	64,831	65,559	57,376
Total assets.....	90,535,756	85,993,054	85,657,811	84,850,263
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	40,970,935	42,560,021	44,320,244	45,522,709
Time deposits of individuals, partnerships, and corporations.....	15,960,051	17,173,998	17,718,574	18,031,756
Deposits of U. S. Government and postal savings.....	14,163,153	7,696,306	5,076,413	1,843,485
Deposits of States and political subdivisions.....	3,487,711	4,006,759	3,939,025	4,125,722
Deposits of banks.....	9,230,786	7,816,787	7,712,905	8,170,924
Other deposits (certified and cashiers' checks, etc.).....	1,430,311	1,240,887	1,102,473	1,355,243
Total deposits.....	85,242,947	80,494,758	79,869,634	79,049,839
<i>Demand deposits.....</i>	<i>68,858,312</i>	<i>62,859,192</i>	<i>61,651,040</i>	<i>60,468,758</i>
<i>Time deposits.....</i>	<i>16,384,635</i>	<i>17,635,566</i>	<i>18,218,594</i>	<i>18,561,081</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	77,969	24,441	45,227	20,047
Mortgages or other liens on bank premises and other real estate.....	89	325	339	339
Acceptances executed by or for account of reporting banks and outstanding.....	47,943	71,061	66,072	83,280
Interest, discount, rent, and other income collected but not earned.....	31,484	43,367	50,775	56,635
Interest, taxes, and other expenses accrued and unpaid.....	209,956	221,003	239,619	223,436
Other liabilities.....	269,631	264,522	254,817	266,888
Total liabilities.....	85,880,019	81,119,477	80,526,483	79,700,464
CAPITAL ACCOUNTS				
Capital stock (see memoranda below).....	1,658,839	1,683,489	1,748,588	1,756,621
Surplus.....	2,011,403	2,100,222	2,176,630	2,275,884
Undivided profits.....	688,986	788,759	883,238	785,558
Reserves and retirement account for preferred stock.....	296,509	301,107	322,872	331,736
Total capital accounts.....	4,655,737	4,873,577	5,131,328	5,149,799
Total liabilities and capital accounts.....	90,535,756	85,993,054	85,657,811	84,850,263
MEMORANDA				
Par value of capital stock:				
Class A preferred stock.....	66,646	44,106	41,478	38,765
Class B preferred stock.....	3,748	3,318	3,134	3,024
Common stock.....	1,588,656	1,636,253	1,704,126	1,714,982
Total.....	1,659,050	1,683,677	1,748,738	1,756,771
Retirable value of preferred capital stock:				
Class A preferred stock.....	103,614	59,128	55,911	52,281
Class B preferred stock.....	4,939	4,466	4,282	4,122
Total.....	108,553	63,594	60,193	56,403
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	19,696,846	14,739,870	12,219,403	8,835,351

PRESTON DELANO,
Comptroller of the Currency.

Loans and U. S. Government Obligations Held by National Banks, June 30 and Dec. 31, 1945, June 29 and Dec. 31, 1946

[In thousands of dollars]

	June 30, 1945 (5,021 banks)	Dec. 31, 1945 (5,023 banks)	June 29, 1946 (5,015 banks)	Dec. 31, 1946 (5,013 banks)
Loans and discounts (including rediscounts and overdrafts):				
Commercial and industrial loans, including open-market paper ¹ -----	4, 506, 149	5, 681, 782	6, 119, 662	8, 547, 060
Loans to farmers directly guaranteed by the Commodity Credit Corporation ¹ -----	423, 242	193, 275	74, 335	63, 981
Other loans to farmers ¹ -----	518, 321	513, 912	634, 668	647, 414
Loans to brokers and dealers in securities-----	1, 330, 584	1, 424, 389	1, 168, 064	783, 635
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities-----	1, 872, 346	1, 994, 110	1, 394, 117	852, 512
Real-estate loans:				
Secured by farm land (including improvements)-----	183, 349	193, 249	237, 834	274, 160
Secured by residential properties (other than farm)-----	1, 567, 041	1, 623, 561	1, 990, 235	2, 591, 609
Secured by other properties-----	332, 792	389, 662	519, 915	678, 019
Other loans to individuals (consumer loans)-----	942, 052	1, 096, 453	1, 473, 389	2, 143, 714
Loans to banks-----	23, 367	26, 536	17, 995	29, 504
All other loans-----	681, 077	800, 814	854, 599	681, 206
Overdrafts-----	8, 813	10, 299	13, 628	16, 953
Total loans and discounts-----	12, 389, 133	13, 948, 042	14, 498, 441	17, 309, 767
U. S. Government obligations, direct and guaranteed:				
Direct obligations:				
Treasury bills-----	1, 715, 616	1, 410, 509	658, 500	640, 490
Treasury certificates of indebtedness-----	10, 043, 280	11, 713, 318	10, 756, 152	7, 044, 599
Treasury notes-----	9, 876, 733	9, 577, 526	6, 902, 198	3, 983, 640
United States savings bonds-----	500, 280	535, 067	534, 631	528, 082
Other bonds maturing in 5 years or less-----	4, 026, 728	5, 065, 839	5, 340, 841	7, 221, 223
Other bonds maturing in 5 to 10 years-----	16, 733, 993	18, 198, 479	18, 698, 976	17, 240, 348
Other bonds maturing in 10 to 20 years-----	2, 957, 498	3, 475, 033	3, 018, 019	3, 588, 741
Bonds maturing after 20 years-----	1, 376, 179	1, 484, 189	1, 556, 158	1, 588, 629
Total-----	47, 230, 307	51, 459, 960	47, 465, 475	41, 835, 752
Obligations guaranteed by U. S. Government (Federal Housing Administration debentures)-----	25, 156	7, 746	7, 401	7, 780
Total U. S. Government obligations, direct and guaranteed-----	47, 255, 463	51, 467, 706	47, 472, 876	41, 843, 532

¹ The classifications of certain of these loans were revised somewhat as of Dec. 31, 1945; consequently the items at calls beginning with that date may not be entirely comparable with prior figures. Loans to farmers directly guaranteed by the Commodity Credit Corporation now include only those loans that are guaranteed as to interest and principal by the Commodity Credit Corporation and certificates of interest representing participation in a pool of similarly guaranteed cotton producers' notes; during the period Dec. 31, 1942, through June 30, 1945, the corresponding former item included (a) loans to dealers, processors, and farmers' cooperatives which were covered by purchase agreements of the Commodity Credit Corporation (now classified as commercial and industrial loans), and (b) loans to farmers with similar indirect guarantees (now classified as other loans to farmers).

Demand and Time Deposits, Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection, Reported by National Banks on Dec. 31, 1945, June 29, 1946, Sept. 30, 1946, and Dec. 31, 1946

[In thousands of dollars]

	Dec. 31, 1945 (5,032 banks)	June 29, 1946 (5,018 banks)	Sept. 30, 1946 (5,014 banks)	Dec. 31, 1946 (5,013 banks)
Demand deposits:				
Deposits of individuals, partnerships, and corporations.....	40, 970, 935	42, 560, 021	44, 320, 244	45, 522, 709
Deposits of U. S. Government:				
War loan and Series E bond accounts.....	13, 841, 894	7, 431, 239	4, 791, 103	1, 556, 516
Other accounts.....	243, 036	187, 958	203, 761	196, 552
Deposits of States and political subdivisions.....	3, 182, 679	3, 664, 746	3, 563, 693	3, 707, 846
Deposits of banks in the United States (including private banks and American branches of foreign banks).....	8, 586, 132	7, 121, 558	7, 005, 857	7, 459, 701
Deposits of banks in foreign countries (including balances of foreign branches of other American banks but excluding amounts due to own foreign branches).....	603, 325	652, 783	663, 909	670, 191
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account).....	1, 430, 311	1, 240, 887	1, 102, 473	1, 355, 243
Total demand deposits.....	68, 858, 312	62, 859, 192	61, 651, 040	60, 468, 758
Time deposits:				
Deposits of individuals, partnerships, and corporations.....	15, 960, 051	17, 173, 998	17, 718, 574	18, 031, 756
Deposits of U. S. Government.....	75, 244	74, 217	78, 762	87, 473
Postal savings deposits.....	2, 979	2, 892	2, 787	2, 944
Deposits of States and political subdivisions.....	305, 032	342, 013	375, 332	417, 876
Deposits of banks in the United States (including private banks and American branches of foreign banks).....	35, 527	35, 644	35, 837	35, 228
Deposits of banks in foreign countries (including balances of foreign branches of other American banks, but excluding amounts due to own foreign branches).....	5, 802	6, 802	7, 302	5, 804
Total time deposits.....	16, 384, 635	17, 635, 566	18, 218, 594	18, 581, 081
Cash, balances with other banks, including reserve balances, and cash items in process of collection:				
Cash items in process of collection, including exchanges for clearing house.....	3, 259, 453	3, 010, 028	3, 146, 477	3, 815, 899
Demand balances with banks in the United States (except private banks and American branches of foreign banks).....	5, 418, 370	4, 342, 286	4, 243, 907	4, 460, 369
Other balances with banks in the United States (including private banks and American branches of foreign banks).....	27, 318	26, 401	26, 317	25, 411
Balances with banks in foreign countries (including balances with foreign branches of other American banks, but excluding amounts due from own foreign branches).....	13, 984	19, 067	39, 104	34, 197
Currency and coin.....	1, 008, 644	805, 575	957, 986	1, 094, 721
Reserve with Federal Reserve banks.....	10, 451, 020	10, 458, 494	10, 496, 652	10, 636, 570
Total.....	20, 178, 789	18, 661, 851	18, 910, 443	20, 067, 167

Condition of National Banks, by Classes, Dec. 31, 1946

[In thousands of dollars]

	Central Reserve city banks (19 banks)	Other Reserve city banks (243 banks)	Country banks (member banks) (4,745 banks)	Nonmember banks (6 banks)	Total (5,013 banks)
ASSETS					
Loans and discounts, including overdrafts.....	3,620,339	8,164,530	5,487,212	37,686	17,309,767
U. S. Government obligations, direct and guaranteed.....	7,830,932	16,454,475	17,372,382	185,743	41,843,532
Obligations of States and political subdivisions.....	434,169	1,081,898	1,140,074	3,457	2,659,598
Other bonds, notes, and debentures.....	406,218	679,350	897,710	3,049	1,986,327
Corporate stocks, including stocks of Federal Reserve banks.....	45,264	60,995	47,100		153,359
<i>Total loans and securities.....</i>	<i>12,336,922</i>	<i>26,441,248</i>	<i>24,944,478</i>	<i>229,935</i>	<i>63,952,583</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	3,750,075	8,841,890	7,420,078	55,124	20,067,167
Bank premises owned, furniture and fixtures.....	80,712	201,213	224,763	2,205	508,893
Real estate owned, other than bank premises.....		5,243	3,235	10	8,488
Investments and other assets indirectly representing bank premises or other real estate.....	347	38,622	6,495		45,464
Customers' liability on acceptances outstanding.....	31,545	39,391	2,321	13	73,270
Interest, commissions, rent, and other income earned or accrued but not collected.....	35,352	72,815	28,191	664	137,022
Other assets.....	5,938	30,378	20,986	74	57,376
Total assets.....	16,240,891	35,670,800	32,650,547	288,025	84,850,263
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations.....	9,636,061	18,273,669	17,516,354	96,595	45,522,709
Time deposits of individuals, partnerships, and corporations.....	1,222,788	7,410,353	9,270,566	128,049	18,031,756
Deposits of U. S. Government and postal savings.....	403,280	777,183	627,462	35,560	1,843,485
Deposits of States and political subdivisions.....	320,748	1,887,021	1,906,904	11,049	4,125,722
Deposits of banks.....	2,791,676	4,464,208	913,489	1,551	8,170,924
Other deposits (certified and cashiers' checks, etc.).....	429,387	554,463	369,013	2,380	1,355,243
Total deposits.....	14,803,940	33,366,897	30,603,818	275,184	79,049,839
<i>Demand deposits.....</i>	<i>13,538,060</i>	<i>25,697,998</i>	<i>21,085,948</i>	<i>146,757</i>	<i>60,468,758</i>
<i>Time deposits.....</i>	<i>1,265,880</i>	<i>7,668,899</i>	<i>9,517,875</i>	<i>128,427</i>	<i>18,581,081</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....		3,200	16,847		20,047
Mortgages or other liens on bank premises and other real estate.....		21	318		339
Acceptances executed by or for account of reporting banks and outstanding.....	35,219	45,658	2,390	13	83,280
Interest, discount, rent and other income collected but not earned.....	8,284	30,772	17,563	16	56,635
Interest, taxes, and other expenses accrued and unpaid.....	69,919	104,200	48,862	455	223,436
Other liabilities.....	184,895	63,355	18,432	206	266,888
Total liabilities.....	15,102,257	33,614,103	30,708,230	275,874	79,700,464
CAPITAL ACCOUNTS					
Capital stock (see memoranda below).....	353,075	705,798	693,198	4,550	1,756,621
Surplus.....	572,925	894,667	804,367	3,925	2,275,884
Undivided profits.....	158,880	297,492	328,361	825	785,558
Reserves and retirement account for preferred stock.....	53,754	158,740	116,391	2,851	331,736
Total capital accounts.....	1,138,634	2,056,697	1,942,317	12,151	5,149,799
Total liabilities and capital accounts.....	16,240,891	35,670,800	32,650,547	288,025	84,850,263
MEMORANDA					
Par value of capital stock:					
Class A preferred stock.....		18,981	19,672	112	38,765
Class B preferred stock.....			3,024		3,024
Common stock.....	353,075	686,817	670,652	4,438	1,714,982
Total.....	353,075	705,798	693,348	4,550	1,756,771
Retirable value of preferred capital stock:					
Class A preferred stock.....		21,781	30,388	112	52,281
Class B preferred stock.....			4,122		4,122
Total.....		21,781	34,510	112	56,403
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	1,241,283	3,794,960	3,654,101	145,007	8,835,351

Condition of National Banks, by States, Dec. 31, 1946

ASSETS
[In thousands of dollars]

Location	Number of banks	Loans and discounts (including overdrafts)	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including Federal Reserve banks	Cash, balances with other banks, including reserve balances, and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Interest, commissions, rent, and other income earned or accrued but not collected	Other assets	Total
Maine	33	53,799	139,760	2,316	9,619	555	48,429	1,011	53	298		211	293	256,344
New Hampshire	51	46,182	88,434	4,420	8,253	409	48,519	1,621		50		2	118	198,008
Vermont	39	40,593	57,408	3,577	8,162	265	25,824	1,096	15	5		165	57	137,467
Massachusetts	121	771,303	1,505,436	22,775	53,152	7,400	686,737	24,606	73	266	12,648	5,964	6,739	3,097,099
Rhode Island	9	50,160	142,266	2,124	5,164	617	56,439	760	242	20	163	497	421	258,573
Connecticut	50	127,791	400,500	16,227	18,863	1,378	177,264	8,076	191		3	841	696	751,740
Total New England States	303	1,089,828	2,333,804	51,439	103,513	10,624	1,043,212	37,170	574	639	12,814	7,680	7,934	4,699,231
New York	392	2,873,102	6,760,920	402,019	370,376	41,837	2,893,766	86,492	165	1,684	26,410	26,444	5,739	13,488,954
New Jersey	216	375,788	1,326,802	80,624	80,418	3,395	412,276	19,042	274	1,360	146	1,009	1,401	2,305,547
Pennsylvania	657	1,192,116	3,532,159	158,122	447,172	25,223	1,451,673	58,214	544	438	8,983	10,081	7,744	6,802,469
Delaware	13	9,057	22,339	469	2,423	139	8,737	468		7		1	17	43,657
Maryland	63	105,979	447,615	4,614	14,776	1,062	173,529	4,448	39	8	211	1,026	582	753,889
District of Columbia	9	96,720	344,074	1,040	26,714	738	169,010	6,115	30			368	758	645,567
Total Eastern States	1,350	4,652,762	12,433,909	646,888	941,879	72,394	5,108,991	174,779	1,052	3,506	35,750	41,929	16,244	21,130,083
Virginia	131	265,073	524,094	24,315	22,080	1,760	272,693	8,902	290	730	8	959	1,349	1,122,253
West Virginia	76	86,194	272,515	11,936	11,298	825	125,261	4,089	71	17		151	439	512,799
North Carolina	45	100,698	256,513	15,362	3,099	563	139,604	3,274	10	22	460	381	520,426	
South Carolina	23	76,974	217,752	10,345	8,278	383	118,662	1,918	10			318	989	435,629
Georgia	49	265,084	420,615	26,989	16,358	1,220	306,955	7,362	272	23	30	1,489	828	1,047,225
Florida	60	218,317	655,120	51,818	21,412	1,969	350,934	10,957	323	109	28	2,520	758	1,314,265
Alabama	66	192,030	439,814	64,837	17,235	1,223	252,779	6,769	158	713	627	1,438	1,000	978,123
Mississippi	24	33,944	105,856	19,529	1,963	297	59,065	1,419	2			18	110	222,203
Louisiana	33	199,192	531,547	60,529	12,189	1,764	310,380	8,295	147	1,560	3,072	2,169	1,259	1,132,103
Texas	434	1,166,087	1,901,650	144,365	34,075	6,088	1,582,271	33,640	2,115	5,069	4,573	2,320	4,305	4,883,558
Arkansas	50	67,025	196,737	24,710	10,636	553	125,725	1,918	39	30		223	100	427,696
Kentucky	93	119,769	316,000	17,091	17,393	913	170,693	3,430	27			598	230	646,144
Tennessee	70	330,748	560,814	66,743	17,651	2,155	378,289	9,654	219	137	671	1,661	1,095	1,369,837
Total Southern States	1,154	3,121,135	6,398,527	538,569	193,667	19,713	4,193,314	101,624	3,683	8,410	9,469	14,307	9,843	11,612,261
Ohio	239	649,244	1,566,216	125,534	72,355	5,044	743,148	25,959		222	378	3,554	1,002	3,192,656
Indiana	126	235,282	845,582	50,177	38,539	1,774	396,855	8,598	3	90	11	1,996	822	1,579,729
Illinois	373	1,724,739	4,231,320	220,793	197,284	11,368	2,048,469	27,563	705	958	5,852	15,260	4,037	8,488,348
Michigan	78	490,484	1,317,946	62,554	62,251	3,536	534,848	10,538	192	616	10	1,950	1,822	2,489,747
Wisconsin	95	184,406	855,758	22,428	34,440	1,683	316,335	8,402		16	7	2,533	1,716	1,427,724
Minnesota	181	401,010	1,039,270	38,807	47,796	2,611	503,323	6,686		3,750	569	4,298	502	2,048,622
Iowa	97	135,847	380,619	49,081	13,378	879	207,974	3,272	50	966		735	225	793,023
Missouri	81	386,714	720,759	36,630	32,279	2,440	477,545	4,235	1,714	297	501	2,067	540	1,665,721
Total Middle Western States	1,270	4,207,726	10,957,470	606,004	498,322	29,335	5,228,494	95,253	2,664	6,915	7,328	35,393	10,666	21,685,570
North Dakota	41	24,823	161,508	3,952	4,025	212	52,534	1,102				519	72	248,747
South Dakota	35	36,383	137,289	6,258	4,278	234	59,304	1,230			40	558	219	245,793
Nebraska	127	141,665	473,530	33,167	21,060	956	272,973	4,121			6	1,159	544	949,181
Kansas	174	126,810	447,217	23,954	24,312	1,121	258,307	3,774	52	146		678	434	886,805
Montana	39	26,174	176,239	3,587	3,307	259	71,522	1,538	19			523	16	283,184
Wyoming	26	24,608	82,251	4,573	2,819	164	48,801	618			1	88	205	164,128
Colorado	77	129,346	462,790	12,331	18,583	818	262,758	2,248			1	1,148	552	890,575
New Mexico	23	51,877	84,843	7,038	2,257	167	61,623	925	131			13	44	208,418
Oklahoma	200	216,046	548,528	70,563	11,246	1,599	371,753	6,426	17	915	184	1,022	330	1,228,629
Total Western States	742	777,232	2,574,195	165,423	91,887	5,530	1,459,575	21,982	219	1,061	232	5,708	2,416	5,105,460
Washington	38	436,669	798,186	100,174	21,872	2,026	426,068	8,376	63		484	2,926	738	1,797,582
Oregon	23	242,409	651,612	66,123	7,560	1,108	283,185	8,820	2		166	3,407	1,428	1,265,820
California	92	2,515,626	4,927,434	458,971	119,866	11,733	2,030,012	53,680	191	23,995	7,014	23,516	6,808	10,178,846
Idaho	15	53,644	219,216	4,544	1,374	267	75,789	1,376				39	382	356,631
Utah	12	58,420	147,898	7,400	513	264	70,102	1,428	30	750		19	25	286,849
Nevada	5	28,234	83,238	7,324	507	114	25,559	756				461	205	146,398
Arizona	3	88,396	132,300	3,282	2,318	251	67,742	1,444		188		973	613	297,507
Total Pacific States	188	3,423,398	6,959,884	647,818	154,010	15,763	2,978,457	75,880	286	24,933	7,664	31,341	10,199	14,329,633
Total United States (exclusive of possessions)	5,007	17,272,081	41,657,789	2,656,141	1,983,278	153,359	20,012,043	506,688	8,478	45,464	73,257	136,358	57,302	84,562,238
Alaska (nonmember banks)	4	4,685	12,786	168	263		11,518	106	10				13	29,549
The Territory of Hawaii (nonmember bank)	1	32,249	170,379	3,289	2,766		42,740	2,089			13	645	56	254,226
Virgin Islands of the United States (nonmember bank)	1	752	2,578		20		866	10				19	5	4,250
Total possessions (nonmember banks)	6	37,686	185,743	3,457	3,049		55,124	2,205	10		13	664	74	288,025
Total United States and possessions	5,013	17,309,767	41,843,532	2,659,598	1,986,327	153,359	20,067,167	508,893	8,488	45,464	73,270	137,022	57,376	84,850,263
New York City (central Reserve city)	8	2,366,009	5,426,064	330,685	294,856	37,283	2,474,706	66,454		197	26,357	23,712	3,745	11,050,068
Chicago (central Reserve city)	11	1,254,330	2,404,868	103,484	111,362	7,981	1,275,366	14,258		150	5,188	11,640	2,193	5,190,823
Other Reserve cities	243	8,164,530	16,454,475	1,081,898	679,350	60,995	8,841,890	201,213	5,243	38,622	39,391	72,815	30,378	35,670,800
Country banks (member banks)	4,745	5,487,212	17,372,382	1,140,074	897,710	47,100	7,420,078	224,763	3,235	6,495	2,321	28,191	20,986	32,650,547
Possessions (nonmember banks)	6	37,686	185,743	3,457	3,049		55,124	2,205	10		13	664	74	288,025

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	11	32,703	103,770	1,176	4,619	249	31,552	2,236					232	406	176,943
New Jersey, District No. 2	139	292,382	988,054	57,092	50,428	2,464	299,467	12,636	94	1,244	146	3,292	705	1,708,004	
Kentucky, District No. 4	50	46,544	142,727	6,432	3,969	409	68,425	1,794				97	61	270,458	
Pennsylvania, District No. 4	187	478,535	1,444,158	59,336	190,168	16,379	581,235	27,178		311	62	5,793	913	2,804,068	
West Virginia, District No. 4	8	10,995	17,378	994	1,532	106	9,073	288				4		40,370	
Louisiana, District No. 6	24	171,770	434,570	53,926	10,347	1,004	248,394	6,803	124	1,394	3,072	1,840	790	934,034	
Mississippi, District No. 6	14	26,815	86,890	16,313	1,539	241	48,187	1,167				9	77	181,238	
Tennessee, District No. 6	59	153,796	369,887	35,855	7,707	1,435	226,909	5,970	219	77	294	1,186	302	803,637	
Indiana, District No. 7	88	193,797	727,119	43,682	32,280	1,488	341,091	6,528		90	11	1,853	745	1,348,684	
Illinois, District No. 7	253	1,618,203	3,926,566	195,094	177,764	10,692	1,914,144	24,613	648	953	5,729	14,954	3,797	7,893,157	
Michigan, District No. 7	52	472,689	1,248,980	59,261	57,975	3,373	514,656	9,728	191	616	10	4,930	1,808	2,374,217	
Wisconsin, District No. 7	69	162,471	760,998	19,115	31,553	1,510	283,481	7,544		16	7	2,299	1,618	1,270,612	
Missouri, District No. 10	30	145,892	311,780	14,092	15,498	851	243,518	1,295	711	257		573	126	734,593	
New Mexico, District No. 10	7	35,637	50,754	5,508	2,181	107	30,771	1,689	122			13	17	125,799	
Oklahoma, District No. 10	192	212,617	541,298	68,506	11,051	1,573	363,358	6,269	127	915	184	1,022	320	1,207,130	

LIABILITIES
[In thousands of dollars]

Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	Deposits of United States Government and postal savings	Deposits of States and political subdivisions	Deposits of banks	Other deposits (certified and cashiers' checks, etc.)	Total deposits
Maine.....	120,095	92,126	4,584	7,097	6,912	2,451	233,265
New Hampshire.....	110,792	42,245	4,523	10,766	7,316	3,938	179,680
Vermont.....	53,946	62,651	1,511	3,375	1,170	1,597	124,530
Massachusetts.....	1,772,752	501,078	74,693	137,518	295,217	36,274	2,817,532
Rhode Island.....	178,398	24,061	11,825	7,744	8,672	2,066	232,766
Connecticut.....	437,190	175,748	15,717	22,871	20,427	20,487	692,440
Total New England States.....	2,673,173	897,909	112,853	189,371	339,714	66,813	4,279,833
New York.....	7,841,932	1,580,572	326,250	249,311	1,810,777	422,914	12,331,756
New Jersey.....	967,185	953,677	43,117	136,456	22,340	28,091	2,150,866
Pennsylvania.....	3,475,293	1,807,613	113,951	196,794	523,134	51,840	6,168,625
Delaware.....	24,003	12,979	423	179	421	360	38,965
Maryland.....	407,421	168,960	14,379	31,808	78,137	3,067	703,772
District of Columbia.....	422,126	107,417	17,109	86	45,823	18,269	610,830
Total Eastern States.....	13,137,960	4,631,218	515,229	614,634	2,480,632	524,541	21,904,214
Virginia.....	550,407	285,595	37,840	50,251	102,117	20,476	1,016,686
West Virginia.....	265,874	132,704	15,135	29,391	22,186	11,468	476,758
North Carolina.....	321,936	89,172	13,691	35,357	25,299	8,882	494,337
South Carolina.....	293,784	49,101	8,883	40,701	19,601	5,266	417,336
Georgia.....	547,749	168,229	23,751	85,368	159,041	9,374	993,512
Florida.....	747,325	198,259	24,595	130,258	131,260	11,950	1,243,617
Alabama.....	535,641	190,126	18,301	93,566	75,318	8,129	921,081
Mississippi.....	113,761	43,926	5,648	25,989	20,706	909	210,939
Louisiana.....	584,345	186,669	18,311	101,143	172,077	11,069	1,073,614
Texas.....	3,006,102	383,935	82,592	316,842	708,469	111,598	4,609,538
Arkansas.....	263,132	56,980	6,191	29,259	46,229	3,147	404,938
Kentucky.....	420,304	106,898	10,919	22,601	40,101	6,792	607,615
Tennessee.....	641,391	263,132	24,815	76,785	277,836	11,653	1,295,612
Total Southern States.....	8,291,751	2,154,726	290,672	1,037,511	1,800,240	220,713	13,795,613
Ohio.....	1,626,347	856,187	87,258	179,127	195,864	37,560	2,982,343
Indiana.....	821,451	371,721	34,244	132,627	116,416	18,086	1,494,545
Illinois.....	4,585,412	1,617,186	184,319	356,532	1,115,977	65,648	7,865,074
Michigan.....	1,229,515	781,074	64,664	102,754	135,275	29,193	2,342,475
Wisconsin.....	646,056	479,283	40,442	49,051	111,773	16,729	1,343,334
Minnesota.....	937,362	473,544	52,490	107,119	331,698	18,114	1,929,527
Iowa.....	385,671	141,637	25,684	67,791	126,411	6,588	763,782
Missouri.....	848,497	209,702	31,561	65,316	408,758	12,282	1,576,116
Total Middle Western States.....	11,080,311	4,930,334	520,662	1,090,317	2,542,172	204,200	20,367,986
North Dakota.....	156,428	57,480	5,707	4,685	12,190	1,710	238,200
South Dakota.....	152,941	42,924	6,281	18,929	11,546	1,882	234,503
Nebraska.....	567,670	101,452	20,827	36,520	166,242	7,073	809,784
Kansas.....	548,389	73,553	18,691	102,008	94,108	7,756	844,505
Montana.....	179,465	48,522	4,720	20,078	15,588	2,659	271,082
Wyoming.....	97,085	29,404	2,932	12,639	11,864	1,027	155,821
Colorado.....	545,806	169,204	15,695	21,914	86,127	7,993	846,759
New Mexico.....	130,344	29,813	3,838	22,219	11,000	3,083	200,297
Oklahoma.....	716,661	83,509	33,066	131,634	153,581	31,601	1,150,082
Total Western States.....	3,094,759	635,861	111,757	370,626	562,246	65,684	4,840,933
Washington.....	976,450	480,056	39,890	103,317	86,395	25,172	1,711,280
Oregon.....	706,272	342,202	22,096	77,678	36,492	19,327	1,204,067
California.....	4,820,889	3,598,197	180,005	536,609	281,275	218,000	9,628,978
Idaho.....	223,561	75,082	5,308	30,266	6,033	3,226	343,471
Utah.....	153,925	59,291	3,244	25,903	29,543	1,543	273,419
Nevada.....	74,382	45,434	2,132	13,110	1,389	2,541	138,988
Arizona.....	192,681	56,397	4,082	25,331	3,239	4,103	285,833
Total Pacific States.....	7,148,160	4,653,659	256,752	812,214	444,369	270,912	13,586,066
Total United States (exclusive of possessions).....	45,426,114	17,903,707	1,807,925	4,114,673	8,169,373	1,352,863	78,774,655
Alaska (nonmember banks).....	17,585	6,959	2,405	537	100	420	28,006
The Territory of Hawaii (nonmember bank).....	78,027	119,443	32,596	9,560	1,409	1,945	243,280
Virgin Islands of the United States (nonmember bank).....	983	1,647	259	952	42	15	3,898
Total possessions (nonmember banks).....	96,595	128,049	35,560	11,049	1,551	2,380	275,184
Total United States and possessions.....	45,522,709	18,031,756	1,843,485	4,125,722	8,170,924	1,355,243	79,049,839
New York City (central Reserve city).....	6,835,883	581,361	282,870	98,591	1,797,667	392,393	9,988,765
Chicago (central Reserve city).....	2,800,178	641,427	120,410	222,157	994,009	36,994	4,815,175
Other reserve cities.....	18,273,669	7,410,353	777,183	1,887,021	4,464,208	554,463	33,866,897
Country banks (member banks).....	17,516,384	9,270,566	627,462	1,906,904	913,489	369,013	30,603,818
Possessions (nonmember banks).....	96,595	128,049	35,560	11,049	1,551	2,380	275,184

States Located in 2 Federal Reserve Districts—Condition

Connecticut, District No. 2.....	94,419	52,500	3,605	4,366	3,942	6,019	164,851
New Jersey, District No. 2.....	682,966	748,616	33,010	85,865	20,481	24,810	1,595,748
Kentucky, District No. 4.....	178,623	53,966	3,647	12,034	3,166	1,437	252,873
Pennsylvania, District No. 4.....	1,506,940	622,635	45,707	62,870	207,870	18,508	2,464,530
West Virginia, District No. 4.....	16,835	12,793	1,318	1,516	1,072	743	34,277
Louisiana, District No. 6.....	464,350	157,141	15,529	92,952	148,075	7,057	885,104
Mississippi, District No. 6.....	84,036	39,875	4,942	22,567	19,975	726	172,121
Tennessee, District No. 6.....	377,087	173,247	17,174	49,078	135,116	8,707	760,409
Indiana, District No. 7.....	700,042	311,983	30,148	118,251	100,489	15,544	1,276,457
Illinois, District No. 7.....	4,305,983	1,474,865	175,252	338,083	1,035,886	62,540	7,392,618
Michigan, District No. 7.....	1,190,339	720,530	62,891	97,327	135,023	28,480	2,324,590
Wisconsin, District No. 7.....	578,636	410,859	36,987	44,386	107,545	15,696	1,194,109
Missouri, District No. 10.....	346,468	65,585	9,384	14,817	257,176	6,492	699,922
New Mexico, District No. 10.....	64,061	24,924	2,699	16,729	9,830	2,232	120,475
Oklahoma, District No. 10.....	702,213	82,069	32,815	128,663	152,980	31,010	1,129,780

States, Dec. 31, 1946—Continued

LIABILITIES—Continued

[In thousands of dollars]

Bills payable, re-discounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and other real estate	Acceptances executed by or for account of reporting banks and outstanding	Interest, discount, rent, and other income collected but not earned	Interest, taxes, and other expenses accrued and unpaid	Other liabilities	Total liabilities, excluding capital accounts	Location
1,050			126	462	241	235,144	Maine.
320			57	188	114	180,259	New Hampshire.
140			298	251	169	125,108	Vermont.
2,525		13,756	2,631	12,042	6,743	2,855,229	Massachusetts.
		199	146	1,044	186	234,341	Rhode Island.
		3	656	2,994	518	606,611	Connecticut.
4,035		13,958	3,914	16,981	7,971	4,326,692	Total New England States.
2,750	10	29,509	9,480	54,428	182,232	12,510,165	New York.
400		146	1,695	4,175	1,067	2,158,349	New Jersey.
4,447		10,248	3,185	20,864	4,243	6,211,612	Pennsylvania.
		211	103	1	60	38,426	Delaware.
			171	849	755	705,600	Maryland.
				1,594	1,658	614,253	District of Columbia.
7,597	10	40,114	14,634	81,911	190,015	22,238,495	Total Eastern States.
200	18	8	670	2,436	936	1,050,954	Virginia.
1,800			119	662	351	479,690	West Virginia.
		460	540	989	174	496,500	North Carolina.
			231	937	245	418,749	South Carolina.
		30	1,223	2,436	831	998,032	Georgia.
175	250	28	782	2,954	421	1,248,007	Florida.
		654	823	2,609	559	925,976	Alabama.
			35	303	123	211,400	Mississippi.
		4,363	341	2,860	1,102	1,082,280	Louisiana.
2,000		4,573	807	8,882	1,723	4,627,523	Texas.
			279	272	141	405,630	Arkansas.
200			298	937	404	609,454	Kentucky.
		671	1,570	2,425	529	1,300,807	Tennessee.
4,375	268	10,787	7,718	28,702	7,539	13,855,002	Total Southern States.
450		378	1,448	7,014	1,512	2,993,145	Ohio.
90		11	706	2,367	601	1,498,230	Indiana.
		6,429	4,345	25,296	7,112	7,998,346	Illinois.
		20	3,087	6,870	1,383	2,353,835	Michigan.
		7	466	2,923	260	1,346,990	Wisconsin.
		569	3,451	6,017	1,456	1,931,820	Minnesota.
150		511	337	776	211	755,106	Iowa.
			781	3,217	841	1,581,616	Missouri.
690		7,925	14,621	54,480	13,376	20,459,088	Total Middle Western States.
	33	40	81	516	64	238,861	North Dakota.
3,250	7	6	91	534	236	235,437	South Dakota.
			268	1,239	373	904,920	Nebraska.
			270	1,033	222	846,037	Kansas.
		1	92	458	27	271,609	Montana.
		1	116	64	56	156,058	Wyoming.
		1	158	1,934	108	848,940	Colorado.
			39	5	154	200,495	New Mexico.
		184	424	2,375	641	1,153,676	Oklahoma.
3,250	40	232	1,539	8,158	1,881	4,856,033	Total Western States.
		488	932	4,120	1,792	1,718,612	Washington.
		166	544	3,044	1,174	1,208,995	Oregon.
100		9,597	11,614	23,141	41,480	9,714,910	California.
			65	645	135	344,316	Idaho.
	21		130	772	104	274,476	Utah.
			89	461	1,100	140,698	Nevada.
100	21	10,251	819	566	55	287,273	Arizona.
20,047	339	83,267	56,619	222,981	266,682	79,424,590	Total Pacific States.
							Total United States (exclusive of possessions).
		13	13	436	197	28,010	Alaska (nonmember banks).
			3	19	5	243,939	The Territory of Hawaii (nonmember bank).
						3,925	Virgin Islands of the United States (nonmember bank).
		13	16	455	206	275,874	Total possessions (nonmember banks).
20,047	339	83,280	56,635	223,436	266,888	79,700,464	Total United States and possessions.
		29,454	5,545	49,972	180,044	10,253,780	New York City (central Reserve city).
		5,765	2,739	19,947	4,851	4,848,477	Chicago (central Reserve city).
3,200	21	45,658	30,772	104,200	63,355	33,614,103	Other reserve cities.
16,847	318	2,390	17,563	48,862	18,432	30,708,230	Country banks (member banks).
		13	16	455	206	275,874	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

400		146	191	676	84	165,802	Connecticut, District No. 2.
200			1,303	3,606	813	1,602,016	New Jersey, District No. 2.
292		62	27	279	163	253,542	Kentucky, District No. 4.
1,400			1,362	11,337	712	2,478,295	Pennsylvania, District No. 4.
				104	72	35,853	West Virginia, District No. 4.
		4,359	283	2,532	565	892,843	Louisiana, District No. 6.
			29	284	115	172,549	Mississippi, District No. 6.
		294	960	1,102	358	763,123	Tennessee, District No. 6.
		11	549	2,249	491	1,279,757	Indiana, District No. 7.
		6,306	4,201	24,510	6,951	7,434,586	Illinois, District No. 7.
		20	3,069	6,707	1,371	2,245,757	Michigan, District No. 7.
		7	408	2,713	240	1,197,477	Wisconsin, District No. 7.
			418	746	222	701,308	Missouri, District No. 10.
			37	1	121	120,634	New Mexico, District No. 10.
		184	424	2,374	613	1,133,375	Oklahoma, District No. 10.

Condition of National Banks, by States, Dec. 31, 1946—Continued

TOTAL LIABILITIES AND CAPITAL ACCOUNTS, ETC.

[In thousands of dollars]

Location	Capital stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock	Total capital accounts	Total liabilities and capital accounts	Par value of capital stock			
							Class A preferred stock	Class B preferred stock	Common stock	Total
Maine	7,715	8,468	3,758	1,259	21,200	256,344			7,715	7,715
New Hampshire	5,686	7,653	3,405	1,005	17,749	198,008	16		5,670	5,686
Vermont	4,659	4,174	2,252	1,274	12,359	137,467	43	106	4,510	4,659
Massachusetts	74,027	114,788	34,816	18,239	241,870	3,097,099	479		73,548	74,027
Rhode Island	9,445	10,910	3,597	280	24,232	258,573			9,445	9,445
Connecticut	20,888	22,352	8,157	3,732	55,129	751,740	820		20,068	20,888
Total New England States	122,420	168,345	55,985	25,789	372,539	4,699,231	1,358	106	120,956	122,420
New York	284,708	512,188	149,964	31,929	978,789	13,488,954	4,315	949	279,594	284,858
New Jersey	55,807	56,354	22,321	12,716	147,198	2,305,547	6,218	1,397	48,192	55,807
Pennsylvania	216,501	337,348	86,560	40,448	680,857	6,892,469	580	150	215,771	216,501
Delaware	1,619	2,831	664	117	5,231	43,657	25		1,594	1,619
Maryland	14,245	21,086	7,973	4,895	48,199	753,889	100		14,145	14,245
District of Columbia	10,600	13,800	5,975	939	31,314	645,567			10,600	10,600
Total Eastern States	583,480	943,607	273,457	91,044	1,891,585	24,130,083	11,238	2,496	569,896	583,630
Virginia	25,881	29,883	11,294	4,241	71,299	1,122,253	255		25,626	25,881
West Virginia	12,305	13,929	4,938	1,937	33,109	512,799	33		12,272	12,305
North Carolina	7,869	11,209	3,400	1,448	23,926	520,426			7,869	7,869
South Carolina	5,850	6,969	2,751	1,310	16,880	435,629			5,850	5,850
Georgia	17,497	18,910	7,191	5,595	49,193	1,047,225	50		17,447	17,497
Florida	24,350	30,211	8,437	3,260	66,258	1,314,265			24,350	24,350
Alabama	18,014	21,884	8,408	3,841	52,147	978,123	222		17,792	18,014
Mississippi	4,544	5,543	313	403	10,803	222,203	459	50	4,035	4,544
Louisiana	17,170	23,813	6,657	2,183	49,823	1,132,103	558		16,612	17,170
Texas	98,873	101,904	40,059	15,199	256,035	4,883,558	1,327		97,546	98,873
Arkansas	7,030	9,618	4,494	924	22,066	427,696	49	155	6,826	7,030
Kentucky	13,595	16,998	4,693	1,404	36,690	646,144	505		13,090	13,595
Tennessee	23,244	32,727	10,349	2,710	69,030	1,369,837	564		22,680	23,244
Total Southern States	276,222	323,598	112,984	44,455	757,259	14,612,261	4,022	205	271,995	276,222
Ohio	76,811	82,736	27,993	11,971	199,511	3,192,656	5,692		71,119	76,811
Indiana	26,954	32,323	17,336	4,886	81,499	1,579,729	389	75	26,490	26,954
Illinois	185,696	188,324	68,498	47,484	490,002	8,488,348	392	20	185,284	185,696
Michigan	46,770	56,119	13,827	19,196	135,912	2,489,747	10,260	60	36,450	46,770
Wisconsin	26,900	28,803	16,561	8,470	80,734	1,427,724	217	25	26,658	26,900
Minnesota	37,091	51,678	16,370	11,663	116,802	2,048,622	1,224	25	35,842	37,091
Iowa	12,749	16,605	5,769	2,794	37,917	793,023	30		12,719	12,749
Missouri	30,957	30,574	18,868	3,706	84,105	1,665,721			30,957	30,957
Total Middle Western States	443,928	487,162	185,222	110,170	1,226,482	21,685,570	18,204	205	425,519	443,928
North Dakota	3,508	3,682	1,750	946	9,886	248,747			3,508	3,508
South Dakota	3,663	4,311	1,360	1,022	10,356	245,793	100		3,563	3,663
Nebraska	16,080	15,545	8,286	4,350	44,261	949,181	39		16,041	16,080
Kansas	15,565	15,831	7,996	1,376	40,768	886,805	60		15,505	15,565
Montana	4,585	4,320	2,204	466	11,575	283,184	60		4,525	4,585
Wyoming	2,400	3,238	1,830	602	8,070	164,128	90		2,310	2,400
Colorado	11,762	16,072	10,032	3,769	41,635	890,575	129		11,633	11,762
New Mexico	2,941	2,820	650	1,512	7,923	208,418	175		2,766	2,941
Oklahoma	25,082	28,806	16,093	4,972	74,953	1,228,629			25,082	25,082
Total Western States	85,586	94,625	50,201	19,015	249,427	5,105,460	653		84,933	85,586
Washington	24,905	26,726	15,153	12,186	78,970	1,797,582	685	12	24,208	24,905
Oregon	14,315	22,790	15,033	4,687	56,825	1,265,820			14,315	14,315
California	186,445	190,145	69,071	18,275	463,936	10,178,846	1,788		184,657	186,445
Idaho	4,685	4,364	2,001	1,265	12,815	356,631	5		4,680	4,685
Utah	3,975	4,495	2,482	1,421	12,373	286,849			3,975	3,975
Nevada	1,810	2,012	1,853	25	5,700	146,398			1,810	1,810
Arizona	4,300	4,090	1,291	553	10,234	297,507	700		3,600	4,300
Total Pacific States	240,435	254,622	106,884	38,412	640,353	14,329,633	3,178	12	237,245	240,435
Total United States (exclusive of possessions)	1,752,071	2,271,959	784,733	328,885	5,137,648	84,562,238	38,653	3,024	1,710,544	1,752,221
Alaska (nonmember banks)	400	775	204	160	1,539	29,549			400	400
The Territory of Hawaii (nonmember bank)	4,000	3,100	603	2,584	10,287	254,226			4,000	4,000
Virgin Islands of the United States (nonmember bank)	150	50	18	107	325	4,250	112		38	150
Total possessions (nonmember banks)	4,550	3,925	825	2,851	12,151	288,025	112		4,438	4,550
Total United States and possessions	1,756,621	2,275,884	785,558	331,736	5,149,799	84,850,263	38,765	3,024	1,714,982	1,756,771
New York City (central Reserve city)	220,625	439,375	115,045	21,243	796,288	11,050,068			220,625	220,625
Chicago (central Reserve city)	132,450	133,550	43,835	32,511	342,346	5,190,823			132,450	132,450
Other Reserve cities	705,798	894,667	297,492	158,740	2,056,097	35,670,800	18,981		686,817	705,798
Country banks (member banks)	693,198	804,367	328,361	116,391	1,942,817	32,650,547	19,672	3,024	670,652	693,348
Possessions (nonmember banks)	4,550	3,925	825	2,851	12,151	288,025	112		4,438	4,550

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	4,413	4,175	1,337	1,216	11,141	176,943	820		3,593	4,413
New Jersey, District No. 2	40,268	41,727	15,745	8,248	105,988	1,708,004	3,806	652	35,810	40,268
Kentucky, District No. 4	6,160	7,695	2,528	533	16,916	270,458			6,160	6,160
Pennsylvania, District No. 4	106,743	159,131	32,937	26,962	325,773	2,804,068	125		106,618	106,743
West Virginia, District No. 4	1,640	1,855	676	346	4,517	40,370			1,640	1,640
Louisiana, District No. 6	13,760	19,236	6,047	2,148	41,191	934,034	558		13,202	13,760
Mississippi, District No. 6	3,604	4,497	242	346	8,689	181,238	439	50	3,115	3,604
Tennessee, District No. 6	14,977	18,867	5,154	1,516	40,511	803,637	564		14,413	14,977
Indiana, District No. 7	22,399	27,671	14,767	4,090	68,927	1,348,684	314		22,085	22,399
Illinois, District No. 7	174,955	176,387	62,048	15,181	458,571	7,893,157	276	15	174,664	174,955
Michigan, District No. 7	43,982	53,412	12,227	18,839	128,460	2,374,217	10,260	50	33,672	43,982
Wisconsin, District No. 7	23,930	25,849	15,547	7,809	73,135	1,270,612	130		23,800	23,930
Missouri, District No. 10	11,040	12,026	8,481	1,738	33,285	734,593			11,040	11,040
New Mexico, District No. 10	2,026	1,711	398	1,030	5,165	125,799	175		1,851	2,026
Oklahoma, District No. 10	24,632	28,348	15,888	4,887	73,755	1,207,130			24,632	24,632

Loans and Discounts of National Banks, by States, Dec. 31, 1946
[In thousands of dollars]

Location	Commercial and industrial loans (including open-market paper)	Loans to farmers directly guaranteed by the Commodity Credit Corporation	Other loans to farmers	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Real-estate loans			Other loans to individuals (consumer loans)	Loans to banks	All other loans	Overdrafts	Total
						Secured by farm land (including improvements)	Secured by residential properties (other than farm)	Secured by other properties					
Maine.....	14,996	12,119	2,209	111	1,202	1,116	8,031	2,766	7,417	175	3,650	4	53,799
New Hampshire.....	21,341	39	1,414	13	2,213	941	8,010	2,514	8,094	55	1,528	14	46,182
Vermont.....	8,720	.....	4,349	.....	1,557	3,236	11,221	1,865	6,770	.....	2,806	9	40,593
Massachusetts.....	500,609	.....	1,821	30,618	15,882	711	35,957	31,483	108,037	4,758	37,755	669	771,303
Rhode Island.....	29,972	.....	11	129	1,455	82	4,325	2,414	8,193	.....	3,573	3	50,160
Connecticut.....	48,919	.....	1,536	185	5,744	813	28,349	9,054	26,885	442	5,843	21	127,791
Total New England States.....	624,560	12,158	11,346	31,056	28,053	6,902	95,896	53,096	165,396	5,430	55,215	720	1,089,828
New York.....	1,657,316	778	21,483	497,660	108,239	14,798	143,110	46,561	285,924	11,955	82,855	2,423	2,873,102
New Jersey.....	110,112	2	4,220	3,096	19,418	4,270	123,155	25,432	66,145	.....	19,905	33	375,788
Pennsylvania.....	606,562	630	17,345	34,330	30,082	22,906	232,204	59,762	149,198	1,735	37,269	63	1,192,116
Delaware.....	3,014	1	569	2	573	1,069	2,157	756	292	.....	624	.....	9,057
Maryland.....	39,738	63	1,890	6,682	13,048	4,602	16,564	5,775	12,117	.....	5,485	15	105,979
District of Columbia.....	45,198	.....	1	393	4,201	35	15,686	8,904	15,710	.....	6,546	46	96,720
Total Eastern States.....	2,461,940	1,474	45,508	542,163	175,561	47,680	532,876	147,190	529,386	13,690	152,684	2,610	4,652,762
Virginia.....	88,064	28	11,036	2,029	17,085	10,105	57,944	16,842	45,551	100	16,224	65	265,073
West Virginia.....	21,895	.....	1,541	.....	3,587	2,544	26,811	6,453	20,368	.....	2,966	29	86,194
North Carolina.....	50,062	76	2,125	1,653	8,281	1,380	7,307	3,613	21,322	344	4,498	37	100,698
South Carolina.....	37,115	389	2,679	493	994	954	6,959	6,863	16,515	.....	3,981	32	76,974
Georgia.....	133,136	2,906	5,115	2,238	25,789	2,966	14,212	7,374	51,256	3,064	16,739	289	265,084
Florida.....	106,520	.....	2,850	2,645	28,999	1,462	13,465	10,953	28,802	700	21,847	74	218,317
Alabama.....	88,000	1,175	7,023	2,703	15,288	3,728	23,386	9,515	33,940	.....	7,140	132	192,030
Mississippi.....	11,705	90	2,963	118	1,468	1,532	3,797	2,637	7,994	.....	1,418	222	33,944
Louisiana.....	106,818	116	4,550	1,991	19,119	1,605	11,250	8,027	19,579	100	25,809	228	190,192
Texas.....	652,392	14,458	82,873	9,580	99,451	17,121	55,939	34,181	160,880	956	35,958	2,298	1,166,087
Arkansas.....	22,687	229	7,999	228	1,847	3,187	6,316	4,145	16,209	.....	3,900	78	67,025
Kentucky.....	40,159	.....	11,203	406	7,703	8,302	18,116	4,720	19,412	350	9,331	67	119,769
Tennessee.....	186,439	232	10,772	4,786	23,546	5,516	19,525	9,689	56,960	500	12,409	374	330,748
Total Southern States.....	1,544,992	19,699	152,729	29,070	253,157	60,402	265,027	125,012	498,788	6,114	162,220	3,925	3,121,135
Ohio.....	271,134	220	14,342	13,641	43,549	23,024	131,927	30,763	76,564	1,141	42,712	224	649,244
Indiana.....	99,455	455	8,804	862	8,980	9,539	59,248	12,196	29,398	312	5,971	62	235,282
Illinois.....	1,071,988	113	31,018	95,389	129,495	14,005	137,011	49,630	156,632	153	35,220	1,085	1,724,739
Michigan.....	180,223	538	3,614	5,886	21,006	4,761	139,672	31,851	67,579	.....	35,104	250	490,484
Wisconsin.....	93,748	.....	5,092	514	4,875	4,575	38,383	10,799	19,337	3	6,990	90	184,406
Minnesota.....	188,001	2,287	15,603	2,613	24,152	7,192	57,031	10,873	62,562	1,019	29,457	220	401,010
Iowa.....	49,258	568	20,992	1,773	8,340	6,164	21,063	5,840	17,949	6	3,828	66	135,847
Missouri.....	195,603	83	21,943	5,602	25,253	4,940	54,167	10,885	58,202	205	9,727	104	386,714
Total Middle Western States.....	2,149,410	4,264	124,408	126,280	265,650	74,200	638,502	162,837	488,223	2,842	169,009	2,101	4,207,726
North Dakota.....	7,497	2,735	4,070	.....	311	800	4,280	1,204	3,429	.....	465	32	24,823
South Dakota.....	10,976	967	9,275	.....	637	895	6,519	1,728	4,591	.....	740	55	36,383
Nebraska.....	46,582	2,398	36,277	1,474	12,286	3,205	7,971	6,022	15,096	645	9,584	125	141,665
Kansas.....	54,012	524	28,930	1,226	2,459	5,616	11,409	2,593	14,293	55	5,590	103	126,810
Montana.....	9,822	633	5,531	.....	221	607	3,879	1,570	2,696	.....	1,181	34	26,174
Wyoming.....	7,031	1,330	6,186	5	663	964	3,886	1,812	2,315	.....	372	44	24,608
Colorado.....	51,122	1,349	26,553	337	2,729	3,383	18,564	7,005	12,827	.....	5,416	61	129,346
New Mexico.....	19,610	1,284	8,745	.....	442	1,432	9,131	4,275	5,435	.....	953	70	51,377
Oklahoma.....	116,389	460	23,647	431	3,619	5,944	20,596	6,029	30,436	130	8,210	155	216,046
Total Western States.....	323,041	11,680	149,214	3,473	23,367	22,846	86,235	32,238	91,118	830	32,511	679	777,232
Washington.....	238,692	4,735	18,878	1,601	25,304	8,099	63,560	24,049	39,601	.....	11,560	590	436,669
Oregon.....	126,014	2,575	10,468	742	26,638	4,110	26,740	10,870	22,974	.....	10,364	914	242,409
California.....	971,723	907	104,542	48,529	49,966	43,649	829,946	107,375	276,368	458	77,360	4,803	2,515,626
Idaho.....	18,553	3,706	7,490	706	1,856	1,856	10,583	3,511	5,050	.....	2,067	122	53,644
Utah.....	21,346	2,774	3,477	593	2,811	1,020	12,955	4,300	6,903	140	1,927	174	58,420
Nevada.....	5,343	.....	3,187	.....	1,185	669	9,113	2,991	5,453	.....	188	105	28,234
Arizona.....	44,600	9	14,418	128	94	1,663	13,527	1,756	12,006	.....	51	144	88,396
Total Pacific States.....	1,426,271	14,706	162,460	51,593	106,704	61,066	966,424	154,852	368,355	598	103,517	6,852	3,423,398
Total United States (exclusive of possessions).....	8,530,214	63,981	645,665	783,635	852,492	273,096	2,584,960	675,225	2,141,266	29,504	675,156	16,887	17,272,081
Alaska (nonmember banks).....	2,022	.....	.....	.....	20	8	1,672	433	204	.....	233	3	4,685
The Territory of Hawaii (nonmember bank).....	14,662	.....	1,737	.....	.....	1,008	4,713	2,250	2,123	.....	5,693	63	32,249
Virgin Islands of the United States (nonmember bank).....	162	.....	12	.....	.....	48	264	111	31	.....	124	.....	752
Total possessions (nonmember banks).....	16,846	.....	1,749	.....	20	1,064	6,649	2,794	2,445	.....	6,050	66	37,686
Total United States and possessions.....	8,547,060	63,981	647,414	783,635	852,512	274,160	2,591,609	678,019	2,143,714	29,504	681,206	16,953	17,309,767
New York City (central Reserve city).....	1,505,742	.....	32	497,186	95,174	88	3,036	9,794	183,156	11,890	57,591	2,320	2,366,009
Chicago (central Reserve city).....	907,771	.....	2,665	94,859	89,016	838	24,036	23,211	84,452	113	26,538	831	1,254,330
Other Reserve cities.....	4,357,157	17,376	168,213	176,100	484,347	52,943	1,262,359	295,196	984,681	13,537	343,254	9,367	8,164,530
Country banks (member banks).....	1,759,544	46,605	474,755	15,490	183,955	219,227	1,295,529	347,024	888,977	3,964	247,773	4,369	5,487,212
Possessions (nonmember banks).....	16,846	.....	1,749	.....	20	1,064	6,649	2,794	2,448	.....	6,050	66	37,686

States Located in 2 Federal Reserve Districts—Loans of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	8,650	75	30	1,289	260	13,018	1,878	5,772	305	1,421	5	32,703	
New Jersey, District No. 2	87,911	2,481	2,325	15,738	3,097	95,423	17,192	51,777		16,415	23	292,382	
Kentucky, District No. 4	12,365	5,622	50	1,649	4,777	8,695	2,663	5,795	50	4,842	36	46,544	
Pennsylvania, District No. 4	269,540	2,546	31,677	10,502	5,153	76,311	14,324	57,017		11,442	23	478,535	
West Virginia, District No. 4	1,731	62		1,680	245	4,229	1,174	1,226		648		10,995	
Louisiana, District No. 6	93,310	12	3,283	1,926	18,699	1,228	8,054	6,630	16,780	100	21,549	199	171,770
Mississippi, District No. 6	9,364	77	1,881	107	1,459	1,107	2,847	2,329	6,350		1,131	163	26,815
Tennessee, District No. 6	61,682	172	6,726	2,970	20,555	3,847	14,542	4,556	29,769	500	8,153	324	153,796
Indiana, District No. 7	83,422	442	7,084	861	7,490	6,771	48,415	9,966	23,676	312	5,300	58	193,797
Illinois, District No. 7	1,039,039	104	24,791	95,121	105,859	9,599	117,972	46,518	145,701	113	32,351	1,035	1,618,203
Michigan, District No. 7	176,026	48	3,387	5,882	19,916	4,505	133,250	30,454	65,121		33,854	246	472,689
Wisconsin, District No. 7	88,238		3,081	514	4,327	3,157	32,440	8,907	15,616	3	6,116	72	162,471
Missouri, District No. 10	69,417	55	16,811	2,744	17,915	2,345	9,422	4,825	21,362	30	935	31	145,892
New Mexico, District No. 10	15,056		3,558		269	864	7,804	3,796	3,764		481	45	35,637
Oklahoma, District No. 10	115,832	453	22,579	431	3,619	5,678	20,004	5,875	30,002	130	7,863	151	212,617

U. S. Government Obligations Held by National Banks, by States, Dec. 31, 1946

[In thousands of dollars]

Location	U. S. Government obligations, direct and guaranteed									Federal Housing Administration debentures	Total
	Direct obligations										
	Treasury bills	Treasury certificates of indeht-edness	Treasury notes	United States savings bonds	Other bonds maturing in 5 years or less	Other bonds maturing in 5 to 10 years	Other bonds maturing in 10 to 20 years	Bonds maturing after 20 years	Total		
Maine.....	653	12,914	10,001	5,468	23,809	63,174	13,347	10,383	139,749	11	139,760
New Hampshire.....	335	11,145	9,948	1,895	13,435	33,824	6,884	10,933	88,399	35	88,434
Vermont.....	450	5,983	4,256	3,850	9,078	20,916	5,080	7,656	57,269	139	57,408
Massachusetts.....	49,193	166,504	100,260	14,192	180,490	669,521	280,871	44,207	1,505,238	198	1,505,436
Rhode Island.....	17,592	21,552	487	487	27,717	63,540	8,627	2,751	142,266	-----	142,266
Connecticut.....	8,346	40,256	34,634	6,014	71,503	175,717	35,080	28,938	400,488	12	400,500
Total New England States.....	58,977	254,394	180,651	31,906	326,032	1,026,692	349,889	104,868	2,333,409	395	2,333,804
New York.....	67,410	881,928	734,182	42,793	1,030,431	3,503,602	337,700	161,132	6,759,178	1,742	6,760,920
New Jersey.....	8,260	97,644	137,591	27,775	209,427	568,138	136,166	141,432	1,326,433	369	1,326,802
Pennsylvania.....	51,685	301,351	181,108	80,562	579,442	1,566,189	533,101	238,367	3,531,805	354	3,532,159
Delaware.....	3,504	3,504	872	875	2,044	10,492	1,468	3,084	22,339	-----	22,339
Maryland.....	4,023	26,605	22,171	6,994	94,365	257,828	19,742	15,854	447,582	33	447,615
District of Columbia.....	2,898	104,296	21,007	1,199	41,179	158,997	8,851	5,626	344,083	21	344,074
Total Eastern States.....	134,276	1,415,328	1,096,931	160,198	1,956,888	6,065,246	1,037,028	565,495	12,431,390	2,519	12,433,909
Virginia.....	5,642	57,622	49,529	12,410	121,104	210,887	39,103	27,590	523,887	207	524,094
West Virginia.....	3,614	38,134	31,781	8,904	40,550	112,007	19,990	17,311	272,291	224	272,515
North Carolina.....	1,499	87,262	25,740	4,519	41,452	75,827	14,547	5,667	256,513	-----	256,513
South Carolina.....	1,374	77,895	14,523	2,493	25,689	89,929	4,090	1,759	217,752	-----	217,752
Georgia.....	500	63,971	48,402	4,736	144,603	139,917	13,626	4,860	420,615	-----	420,615
Florida.....	499	106,668	58,356	4,737	105,683	232,029	37,872	109,276	655,120	-----	655,120
Alabama.....	8,886	94,276	57,962	5,749	74,812	159,885	28,143	9,599	439,312	2	439,314
Mississippi.....	600	22,362	14,037	1,861	13,887	44,884	4,802	3,423	105,856	-----	105,856
Louisiana.....	19,684	137,996	65,296	3,298	73,100	162,629	38,716	30,683	531,402	145	531,547
Texas.....	44,168	513,052	236,844	15,371	381,027	593,409	69,721	48,055	1,901,647	3	1,901,650
Arkansas.....	1,580	60,599	22,841	4,703	31,246	56,030	11,555	8,182	196,736	1	196,737
Kentucky.....	1,899	58,105	60,253	6,493	65,050	97,105	15,554	11,534	315,996	4	316,000
Tennessee.....	9,805	110,085	53,771	7,985	99,127	240,246	32,535	7,223	560,777	37	560,814
Total Southern States.....	99,750	1,428,027	739,335	83,259	1,217,330	2,214,787	330,254	285,162	6,397,904	623	6,398,527
Ohio.....	11,458	241,581	174,785	26,479	243,090	663,653	129,909	75,237	1,566,192	24	1,566,216
Indiana.....	5,986	122,854	103,285	15,558	166,491	336,831	67,045	27,506	845,556	26	845,582
Illinois.....	62,546	685,805	348,844	49,641	949,032	1,458,135	562,876	114,432	4,231,311	9	4,231,320
Michigan.....	49,186	97,982	126,704	14,130	299,754	558,322	142,992	28,861	1,317,931	15	1,317,946
Wisconsin.....	14,545	116,586	92,148	18,156	127,901	371,688	58,186	56,265	855,475	283	855,758
Minnesota.....	20,080	102,211	112,905	29,554	178,996	462,021	81,158	52,345	1,039,270	-----	1,039,270
Iowa.....	1,762	80,568	52,203	14,004	81,582	128,289	12,558	9,075	380,041	578	380,619
Missouri.....	20,521	126,480	78,951	6,427	156,948	287,063	31,202	12,500	720,092	667	720,759
Total Middle Western States.....	186,084	1,574,067	1,089,825	173,949	2,203,794	4,266,002	1,085,926	376,221	10,955,868	1,602	10,957,470
North Dakota.....	480	34,286	21,209	6,195	38,349	53,420	6,698	862	161,499	9	161,508
South Dakota.....	370	24,754	14,922	3,904	28,336	57,044	6,931	1,024	137,285	4	137,289
Nebraska.....	935	76,089	67,978	9,314	89,796	166,955	37,282	25,687	473,476	54	473,530
Kansas.....	7,507	120,213	64,956	11,719	94,818	124,790	8,788	14,344	447,135	82	447,217
Montana.....	315	47,803	19,120	4,942	35,285	60,920	7,114	740	176,239	-----	176,239
Wyoming.....	3,191	21,330	9,942	2,642	17,216	24,131	2,691	1,108	82,251	-----	82,251
Colorado.....	9,818	193,935	57,613	7,210	79,005	91,707	11,497	12,005	462,790	-----	462,790
New Mexico.....	300	22,367	17,520	1,859	11,978	26,401	2,714	1,704	84,843	-----	84,843
Oklahoma.....	24,225	145,178	64,343	10,509	72,433	183,274	31,177	17,372	548,511	17	548,528
Total Western States.....	47,141	635,955	337,603	58,294	467,216	788,082	114,892	74,846	2,574,029	166	2,574,195
Washington.....	23,767	73,968	44,518	4,842	114,523	431,479	75,264	29,825	798,186	-----	798,186
Oregon.....	8,325	29,300	35,927	2,051	80,957	329,308	90,200	75,544	651,612	-----	651,612
California.....	74,256	1,400,973	390,157	9,190	731,739	1,866,093	409,062	44,122	4,925,592	1,842	4,927,434
Idaho.....	3,549	25,171	15,487	1,626	32,164	92,606	31,163	17,113	218,879	337	219,216
Utah.....	3,647	59,647	3,219	1,725	5,919	35,078	26,626	11,741	147,602	296	147,898
Nevada.....	17,750	5,016	591	11,284	37,240	10,490	867	567	83,238	-----	83,238
Arizona.....	39,529	16,439	55	19,146	32,002	24,407	722	132,300	132,300	-----	132,300
Total Pacific States.....	113,544	1,646,338	510,763	20,080	995,732	2,823,806	667,212	179,934	6,957,409	2,475	6,959,884
Total United States (exclusive of possessions).....	639,772	7,004,109	3,955,108	527,686	7,166,992	17,184,615	3,585,201	1,586,526	41,650,009	7,780	41,657,789
Alaska (nonmember banks).....	718	1,903	719	272	4,782	2,555	1,706	131	12,786	-----	12,786
The Territory of Hawaii (nonmember bank).....	30,987	27,663	15	49,267	52,851	1,834	1,834	1,762	170,379	-----	170,379
Virgin Islands of the United States (nonmember bank).....	1,600	150	109	182	327	-----	-----	210	2,578	-----	2,578
Total possessions (nonmember banks).....	718	40,490	28,532	396	54,231	55,733	3,540	2,103	185,743	-----	185,743
Total United States and possessions.....	640,490	7,044,599	3,983,640	528,082	7,221,223	17,240,348	3,588,741	1,588,629	41,835,752	7,780	41,843,532
New York City (central Reserve city).....	55,365	775,691	652,670	315	858,243	2,873,788	187,740	22,252	5,426,064	-----	5,426,064
Chicago (central Reserve city).....	42,058	364,753	145,429	2,240	563,593	779,281	448,392	59,122	2,404,868	-----	2,404,868
Other Reserve cities.....	337,942	2,955,141	1,329,645	33,643	2,684,622	7,012,656	1,656,073	440,741	16,450,463	4,012	16,454,475
Country banks (member banks).....	204,407	2,908,524	1,827,364	491,488	3,060,534	6,518,890	1,292,996	1,064,411	17,368,614	3,768	17,372,382
Possessions (nonmember banks).....	718	40,490	28,532	396	54,231	55,733	3,540	2,103	185,743	-----	185,743

States Located in 2 Federal Reserve Districts—U. S. Government Obligations Held by Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	4,997	10,927	9,095	1,535	15,526	31,749	18,863	11,066	103,758	12	103,770
New Jersey, District No. 2.....	6,046	69,639	98,178	17,943	144,924	424,533	106,484	119,987	987,734	320	988,054
Kentucky, District No. 4.....	-----	27,842	20,448	4,465	23,089	49,606	8,325	8,952	142,727	-----	142,727
Pennsylvania, District No. 4.....	4,970	99,946	57,893	25,298	312,319	630,703	242,209	70,673	1,444,011	147	1,444,158
West Virginia, District No. 4.....	700	1,238	555	1,395	2,544	7,509	903	2,534	17,378	-----	17,378
Louisiana, District No. 6.....	19,684	117,018	42,733	2,703	42,634	146,742	33,634	29,422	434,570	-----	434,570
Mississippi, District No. 6.....	600	15,408	9,351	1,526	12,259	39,786	4,555	3,405	86,890	-----	86,890
Tennessee, District No. 6.....	9,805	12,200	26,030	6,340	76,407	153,135	19,415	6,518	369,550	37	369,587
Indiana, District No. 7.....	3,237	103,284	86,816	12,262	146,462	289,996	61,941	23,116	727,114	5	727,119
Illinois, District No. 7.....	54,762	641,887	318,403	35,413	900,822	1,340,057	537,304	97,912	3,926,560	6	3,926,566
Michigan, District No. 7.....	49,186	93,457	119,516	9,097	288,125	525,967	139,724	23,901	1,248,973	7	1,248,980
Wisconsin, District No. 7.....	14,195	102,665	81,546	13,540	105,951	335,328	54,166	53,324	760,715	283	760,998
Missouri, District No. 10.....	5,280	87,999	40,305	2,701	79,750	87,542	6,064	1,826	311,467	313	311,780
New Mexico, District No. 10.....	300	8,679	12,654	1,100	7,863	17,376	1,879	903	50,754	-----	50,754
Oklahoma, District No. 10.....	24,225	142,619	63,740	10,385	71,256	181,007	31,107	16,942	541,281	17	541,298

Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection Reported by National Banks, by States, Dec. 31, 1946

[In thousands of dollars]

Location	Cash items in process of collection, including exchanges for clearing house	Demand balances with banks in the United States (except private banks and American branches of foreign banks)	Other balances with banks in United States	Balances with banks in foreign countries	Currency and coin	Reserve with Federal Reserve banks	Total
Maine.....	6,168	10,696	145	89	5,759	25,572	48,429
New Hampshire.....	7,109	13,580	3	9	5,520	22,298	48,519
Vermont.....	3,197	6,785	20	29	2,501	13,292	25,824
Massachusetts.....	154,435	75,622	574	9,938	58,973	387,195	686,737
Rhode Island.....	5,439	16,605	229	192	6,254	27,700	56,439
Connecticut.....	37,850	54,481	118	32	17,336	67,447	177,264
Total New England States.....	214,218	177,769	1,089	10,289	96,343	543,504	1,043,212
New York.....	757,568	111,985	331	10,910	89,323	1,923,649	2,893,766
New Jersey.....	37,664	114,529	368	5	41,206	218,510	412,276
Pennsylvania.....	244,113	291,332	666	1,972	113,104	800,486	1,451,673
Delaware.....	430	2,777	-----	-----	1,007	4,523	8,737
Maryland.....	34,888	37,557	-----	24	13,231	87,819	173,529
District of Columbia.....	20,699	28,781	2	75	13,293	106,160	169,010
Total Eastern States.....	1,095,362	586,971	1,367	12,986	271,158	3,141,147	5,108,991
Virginia.....	57,276	64,764	369	-----	24,407	125,877	272,693
West Virginia.....	13,699	48,372	95	-----	13,303	49,795	125,264
North Carolina.....	19,541	45,557	70	-----	13,948	60,488	139,604
South Carolina.....	11,414	46,784	456	-----	10,804	49,204	118,662
Georgia.....	97,959	53,863	145	-----	15,536	139,452	306,955
Florida.....	51,486	127,206	435	46	25,385	146,376	350,934
Alabama.....	22,200	83,764	646	303	20,320	125,546	252,779
Mississippi.....	4,245	25,533	-----	-----	4,657	24,630	59,065
Louisiana.....	53,304	80,918	260	36	15,829	160,033	310,390
Texas.....	206,514	631,850	1,957	1,306	62,558	678,086	1,582,271
Arkansas.....	10,103	55,841	58	-----	7,117	52,606	125,725
Kentucky.....	17,329	63,120	78	-----	12,904	77,262	170,693
Tennessee.....	44,104	130,044	1,729	30	23,060	179,322	378,289
Total Southern States.....	609,174	1,457,616	6,298	1,721	249,828	1,868,677	4,193,314
Ohio.....	141,334	166,503	1,032	258	55,072	378,949	743,148
Indiana.....	49,099	130,944	299	57	30,553	185,903	396,855
Illinois.....	441,835	392,301	1,753	2,080	1,133,732	1,133,732	2,048,469
Michigan.....	104,878	115,356	452	1,157	43,337	269,608	534,848
Wisconsin.....	50,317	91,822	85	19	16,000	158,092	316,335
Minnesota.....	121,707	129,599	346	1,149	17,582	232,940	503,323
Iowa.....	25,782	72,067	-----	-----	10,452	99,670	207,971
Missouri.....	116,518	130,769	1,040	49	14,230	214,939	477,545
Total Middle Western States.....	1,051,470	1,229,361	5,007	4,769	263,994	2,673,893	5,228,494
North Dakota.....	3,786	17,917	4	61	2,580	28,186	52,534
South Dakota.....	4,028	24,886	2	-----	2,694	27,694	59,304
Nebraska.....	46,492	85,191	270	-----	7,275	133,745	272,973
Kansas.....	13,169	120,426	308	-----	8,685	115,719	258,307
Montana.....	6,167	26,638	184	37	3,744	34,752	71,522
Wyoming.....	2,888	23,300	-----	-----	2,832	19,781	48,801
Colorado.....	31,480	97,049	3,507	23	9,080	121,619	262,758
New Mexico.....	2,185	30,392	150	-----	3,823	25,073	61,623
Oklahoma.....	35,613	181,370	2,207	-----	13,769	138,794	371,753
Total Western States.....	145,808	607,169	6,632	121	54,482	645,363	1,459,575
Washington.....	90,543	78,830	746	350	27,447	228,152	426,068
Oregon.....	62,596	37,222	358	104	16,320	166,585	283,185
California.....	502,563	223,997	3,342	3,315	84,543	1,212,252	2,030,012
Idaho.....	7,592	23,409	230	-----	5,147	39,411	75,789
Utah.....	16,592	10,354	-----	-----	2,287	40,869	70,102
Nevada.....	4,372	3,994	75	-----	2,284	14,834	25,559
Arizona.....	9,694	19,691	-----	441	5,756	32,160	67,742
Total Pacific States.....	693,952	397,497	4,751	4,210	143,784	1,734,263	2,978,457
Total United States (exclusive of possessions).....	3,809,984	4,456,383	25,144	34,096	1,079,589	10,606,847	20,012,043
Alaska (nonmember banks).....	340	315	106	55	2,376	18,326	11,518
The Territory of Hawaii (nonmember bank).....	5,575	3,507	161	45	12,496	120,956	42,740
Virgin Islands of the United States (nonmember bank).....	-----	164	-----	1	260	441	866
Total possessions (nonmember banks).....	5,915	3,986	267	101	15,132	129,723	55,124
Total United States and possessions.....	3,815,899	4,460,369	25,411	34,197	1,094,721	10,636,570	20,067,167
New York City (central Reserve city).....	707,374	18,949	250	10,721	46,588	1,690,824	2,474,706
Chicago (central Reserve city).....	360,239	128,032	1,216	2,076	21,774	762,032	1,275,369
Other Reserve cities.....	2,182,285	1,471,735	12,102	18,741	383,057	4,773,970	8,841,890
Country banks (member banks).....	560,086	2,837,667	11,576	2,558	628,170	3,380,021	7,420,078
Possessions (nonmember banks).....	5,915	3,986	267	101	15,132	129,723	55,124

States Located in 2 Federal Reserve Districts—Cash, Balances With Other Banks, Etc., of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	6,781	6,227	-----	9	4,298	14,237	31,552
New Jersey, District No. 2.....	29,808	82,726	333	5	27,201	159,394	299,467
Kentucky, District No. 4.....	3,760	30,021	50	-----	6,285	28,309	68,425
Pennsylvania, District No. 4.....	91,495	116,767	379	178	44,762	327,654	581,235
West Virginia, District No. 4.....	2,220	2,601	30	-----	1,177	3,045	9,073
Louisiana, District No. 6.....	45,417	52,552	260	36	12,383	137,746	248,394
Mississippi, District No. 6.....	4,009	21,004	-----	-----	3,658	19,516	48,187
Tennessee, District No. 6.....	18,550	90,489	1,697	-----	15,568	100,605	226,909
Indiana, District No. 7.....	43,855	109,114	299	57	25,224	162,542	341,091
Illinois, District No. 7.....	423,069	344,384	1,752	2,080	68,407	1,074,452	1,914,144
Michigan, District No. 7.....	103,727	108,280	452	1,157	41,345	259,695	514,656
Wisconsin, District No. 7.....	47,938	77,976	58	19	13,874	143,616	283,481
Missouri, District No. 10.....	55,532	76,879	-----	5	5,549	104,513	243,518
New Mexico, District No. 10.....	1,654	12,805	150	-----	2,111	14,051	30,771
Oklahoma, District No. 10.....	35,431	176,032	2,192	-----	13,279	136,424	363,358

¹ Reserve with approved national banking associations.

Deposits of National Banks,

[In thousands of dollars]

Location	Demand deposits							
	Individuals, partnerships, and corporations	U. S. Government		States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	Total
		War loan and Series E bond accounts	Other accounts					
Maine.....	120,095	3,272	762	6,857	6,905	2	2,451	140,344
New Hampshire.....	110,792	3,096	1,095	10,701	7,316	-----	3,938	136,938
Vermont.....	53,946	966	361	3,075	1,170	-----	1,597	61,115
Massachusetts.....	1,772,752	66,925	3,485	137,231	274,334	20,838	36,274	2,311,833
Rhode Island.....	178,398	10,480	1,010	7,742	7,575	797	2,066	208,068
Connecticut.....	437,190	12,870	1,731	22,816	20,427	-----	20,487	515,521
Total New England States.....	2,673,173	97,609	8,444	188,422	317,727	21,637	66,813	3,373,825
New York.....	7,841,932	281,491	31,155	220,791	1,263,228	540,481	422,914	10,601,992
New Jersey.....	967,185	33,863	6,240	132,625	22,293	14	28,091	1,190,311
Pennsylvania.....	3,475,293	102,926	7,920	129,921	505,270	14,386	51,840	4,287,556
Delaware.....	24,003	254	159	170	421	-----	360	25,367
Maryland.....	407,421	11,103	1,653	30,928	74,493	356	3,067	529,021
District of Columbia.....	422,126	13,827	3,257	86	39,740	6,083	18,269	503,388
Total Eastern States.....	13,137,960	443,464	50,384	514,521	1,905,445	561,320	524,541	17,137,635
Virginia.....	550,407	26,996	4,978	39,364	100,897	-----	20,476	743,118
West Virginia.....	265,874	12,276	1,170	29,072	21,857	-----	11,468	341,717
North Carolina.....	321,936	10,646	1,209	34,972	25,258	-----	8,882	402,903
South Carolina.....	293,784	6,963	1,839	40,107	19,291	-----	5,266	367,250
Georgia.....	547,749	19,927	2,227	85,276	158,934	40	9,374	823,527
Florida.....	747,325	19,634	3,505	116,085	127,331	2,069	11,950	1,027,899
Alabama.....	535,641	15,972	1,699	93,430	74,234	269	8,129	729,374
Mississippi.....	113,761	3,030	1,233	25,989	20,701	-----	909	165,623
Louisiana.....	584,345	16,581	1,155	97,303	163,511	8,566	11,069	882,530
Texas.....	3,006,102	69,079	6,497	280,675	702,280	4,915	111,598	4,181,146
Arkansas.....	263,132	5,637	516	29,110	46,149	-----	3,147	347,691
Kentucky.....	420,304	8,098	1,599	21,930	40,031	-----	6,792	498,754
Tennessee.....	641,391	18,859	1,649	76,212	273,181	19	11,653	1,022,964
Total Southern States.....	8,291,751	233,698	29,276	969,525	1,773,655	15,878	220,713	11,534,496
Ohio.....	1,626,347	80,828	5,299	132,534	191,381	2,136	37,560	2,076,085
Indiana.....	821,451	29,131	2,733	132,602	112,694	87	18,086	1,116,784
Illinois.....	4,585,412	173,003	8,897	316,167	1,092,855	23,122	65,648	6,265,104
Michigan.....	1,229,515	56,455	3,751	98,789	130,015	4,594	29,193	1,552,312
Wisconsin.....	646,056	35,496	3,851	48,318	110,853	495	16,729	861,798
Minnesota.....	937,362	50,045	1,649	105,436	328,398	2,424	18,114	1,443,428
Iowa.....	385,671	21,899	1,363	67,765	126,411	-----	6,588	609,697
Missouri.....	848,497	29,319	1,012	60,247	407,420	1,333	12,282	1,360,110
Total Middle Western States.....	11,080,311	476,176	28,555	961,858	2,500,027	34,191	204,200	13,585,318
North Dakota.....	156,428	5,008	694	4,481	12,190	-----	1,710	180,511
South Dakota.....	152,941	5,151	1,078	18,405	11,546	-----	1,882	191,003
Nebraska.....	567,670	19,848	833	36,508	166,233	3	7,073	798,168
Kansas.....	548,389	14,267	2,839	101,937	94,020	-----	7,756	769,208
Montana.....	179,465	4,322	391	19,816	15,883	-----	2,659	222,236
Wyoming.....	97,055	2,249	526	12,604	11,814	-----	1,927	126,175
Colorado.....	545,806	13,652	1,938	21,740	83,601	33	7,993	674,763
New Mexico.....	130,344	2,400	1,225	22,214	10,994	-----	3,083	170,260
Oklahoma.....	716,661	29,318	3,313	127,345	151,151	-----	31,601	1,059,389
Total Western States.....	3,094,759	96,215	12,837	365,050	557,132	36	65,684	4,191,713
Washington.....	976,450	34,020	3,576	103,317	81,780	4,090	25,172	1,228,405
Oregon.....	706,272	20,199	1,804	72,434	35,667	675	19,327	856,378
California.....	4,820,889	143,747	24,383	427,429	247,430	31,628	215,000	5,910,506
Idaho.....	223,561	4,056	519	30,266	5,928	-----	3,226	267,556
Utah.....	153,925	2,254	445	25,903	29,493	-----	1,543	213,563
Nevada.....	74,382	1,217	818	13,083	1,389	-----	2,541	93,430
Arizona.....	192,681	3,483	344	25,331	2,498	736	4,103	229,176
Total Pacific States.....	7,148,160	208,976	31,889	697,763	404,185	37,129	270,912	8,799,014
Total United States (exclusive of possessions).....	45,426,114	1,556,138	161,385	3,697,139	7,458,171	670,191	1,352,863	60,322,001
Alaska (nonmember banks).....	17,585	156	2,244	537	100	-----	420	21,042
The Territory of Hawaii (nonmember bank).....	78,027	222	32,664	9,466	1,409	-----	1,945	123,733
Virgin Islands of the United States (nonmember bank).....	983	-----	259	704	21	-----	15	1,982
Total possessions (nonmember banks).....	96,595	378	35,167	10,707	1,530	-----	2,380	146,757
Total United States and possessions.....	45,522,709	1,556,516	196,552	3,707,846	7,459,701	670,191	1,355,243	60,468,758
New York City (central Reserve city).....	6,835,883	243,482	28,015	78,022	1,251,325	540,392	392,393	9,369,512
Chicago (central Reserve city).....	2,800,178	114,741	3,669	218,957	971,538	22,471	36,994	4,168,548
Other Reserve cities.....	18,273,669	675,883	64,550	1,686,350	4,341,019	102,064	554,463	25,697,998
Country banks (member banks).....	17,516,384	522,032	65,151	1,713,810	804,289	5,264	369,013	21,085,943
Possessions (nonmember banks).....	96,595	378	35,167	10,707	1,530	-----	2,380	146,757

States Located in 2 Federal Reserve Districts—Deposits

Connecticut, District No. 2.....	94,419	3,247	353	4,359	3,942	-----	6,019	112,339
New Jersey, District No. 2.....	682,966	25,612	5,545	83,190	20,442	14	24,810	842,909
Kentucky, District No. 4.....	178,623	3,231	405	11,870	3,121	-----	1,437	198,687
Pennsylvania, District No. 4.....	1,506,940	40,124	1,916	48,413	203,039	1,561	18,508	1,823,801
West Virginia, District No. 4.....	16,835	1,111	202	1,230	963	-----	743	21,084
Louisiana, District No. 6.....	461,350	14,145	814	89,192	139,509	8,566	7,057	723,633
Mississippi, District No. 6.....	81,036	2,518	1,039	22,567	19,970	-----	726	130,866
Tennessee, District No. 6.....	377,087	11,910	929	48,520	130,600	-----	8,707	577,783
Indiana, District No. 7.....	700,012	25,394	2,404	118,239	96,847	87	15,544	958,557
Illinois, District No. 7.....	4,305,983	164,816	8,065	288,144	1,012,764	23,122	62,549	5,865,473
Michigan, District No. 7.....	1,190,339	55,080	3,388	93,586	129,763	4,594	1,505,230	1,505,230
Wisconsin, District No. 7.....	578,636	32,215	3,682	43,731	106,625	495	15,696	781,080
Missouri, District No. 10.....	346,468	8,974	332	14,817	256,493	-----	6,492	634,279
New Mexico, District No. 10.....	64,061	1,501	987	16,724	9,830	-----	2,232	95,335
Oklahoma, District No. 10.....	702,213	29,080	3,300	124,377	150,655	-----	31,010	1,040,635

¹ Includes dividend checks, letters of credit, and travelers' checks sold for cash, and amounts due to Federal Reserve bank (transit account).

by States, Dec. 31, 1946

[In thousands of dollars]

Time deposits							Location
Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries	Total	
92,126	543	7	240	5		92,921	Maine.
42,245	312	20	65			42,642	New Hampshire.
62,651	181	3	300			63,135	Vermont.
501,078	4,208	75	287	45		505,693	Massachusetts.
21,061	285	50	2	300		24,698	Rhode Island.
175,748	1,101	15	55			176,919	Connecticut.
897,909	6,630	170	949	350		906,008	Total New England States.
1,580,572	13,604		28,520	1,268	5,800	1,629,764	New York.
953,677	3,014		3,831	33		960,555	New Jersey.
1,807,613	2,693	412	66,873	3,478		1,881,069	Pennsylvania.
12,979	10		9			12,998	Delaware.
168,960	1,615	8	880	3,288		174,751	Maryland.
107,417		25				107,442	District of Columbia.
4,631,218	20,936	445	100,113	8,067	5,800	4,766,579	Total Eastern States.
285,595	5,696	170	10,887	1,220		303,568	Virginia.
132,704	1,659	30	319	329		135,041	West Virginia.
89,172	1,835	1	385	41		91,434	North Carolina.
49,101	75	6	594	310		50,086	South Carolina.
168,229	1,566	31	92	67		169,985	Georgia.
198,259	1,415	41	14,173	1,860		215,748	Florida.
190,126	620	10	136	815		191,707	Alabama.
43,926	1,385			5		45,316	Mississippi.
186,669	516	59	3,840			191,084	Louisiana.
383,935	6,637	379	36,167	1,274		428,392	Texas.
56,980	10	28	149	80		57,247	Arkansas.
106,898	1,206	16	671	70		108,861	Kentucky.
263,132	4,249	58	573	4,636		272,648	Tennessee.
2,154,726	26,869	829	67,986	10,707		2,261,117	Total Southern States;
856,187	963	168	46,593	2,347		906,258	Ohio.
371,721	2,092	288	25	3,635		377,761	Indiana.
1,617,186	2,317	102	70,365			1,689,970	Illinois.
781,074	4,423	35	3,965	666		790,163	Michigan.
479,283	1,062	33	733	425		481,536	Wisconsin.
473,544	676	120	1,683	876		476,899	Minnesota.
141,637	2,371	51	26			144,085	Iowa.
209,702	1,165	65	5,069	5		216,006	Missouri.
4,930,334	15,069	862	128,459	7,954		5,082,678	Total Middle Western States.
57,480		5	204			57,689	North Dakota.
42,924	50	2	524			43,500	South Dakota.
101,452	122	24	12	6		101,616	Nebraska.
73,553	1,547	38	71	88		75,297	Kansas.
48,522	2	5	262	5		48,796	Montana.
29,404	140	17	35	50		29,646	Wyoming.
169,204	100	5	174	2,493		171,976	Colorado.
29,813	202	11	5	6		30,037	New Mexico.
33,509	340	95	4,289	2,430		90,663	Oklahoma.
635,861	2,503	202	5,576	5,078		649,220	Total Western States.
480,056	2,280	14		625		482,875	Washington.
342,202	78	15	5,244	150		347,689	Oregon.
3,595,197	11,519	356	109,180	2,220		3,718,472	California.
75,082	717	11		105		75,915	Idaho.
59,291	525	20		50		59,886	Utah.
45,434	97		27			45,558	Nevada.
56,397	250	5		5		56,657	Arizona.
4,653,659	15,466	421	114,451	3,055		4,787,052	Total Pacific States.
17,903,707	87,473	2,929	417,534	35,211	5,800	18,452,654	Total United States (exclusive of possessions).
6,959		5				6,964	Alaska (nonmember banks).
119,443		10	94			119,547	The Territory of Hawaii (nonmember bank).
1,647			248	17	4	1,916	Virgin Islands of the United States (nonmember bank).
128,049		15	342	17	4	128,427	Total possessions (nonmember banks).
18,031,756	87,473	2,944	417,876	35,228	5,804	18,581,081	Total United States and possessions.
581,361	11,373		20,569	150	5,800	619,253	New York City (central Reserve city).
641,427	2,000		3,200			646,627	Chicago (central Reserve city).
7,410,353	36,101	649	200,671	21,125		7,668,899	Other Reserve cities.
9,270,566	37,999	2,280	193,094	13,936		9,517,875	Country banks (member banks).
128,049		15	342	17	4	128,427	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

52,500		5	7			52,512	Connecticut, District No. 2.
748,616	1,823		2,375	25		752,839	New Jersey, District No. 2.
53,966	10	1	164	45		54,186	Kentucky, District No. 4.
622,635	150	217	14,457	3,270		640,729	Pennsylvania, District No. 4.
12,793		5	286	109		13,193	West Virginia, District No. 4.
157,141	516	54	3,760			161,471	Louisiana, District No. 6.
39,875	1,385			5		41,265	Mississippi, District No. 6.
173,247	4,249	56	558	4,516		182,626	Tennessee, District No. 6.
311,983	2,092	258	12	3,555		317,900	Indiana, District No. 7.
1,474,865	2,307	34	49,939			1,527,145	Illinois, District No. 7.
720,530	4,418	5	3,741	666		729,360	Michigan, District No. 7.
410,859	1,062	28	655	425		413,029	Wisconsin, District No. 7.
65,585	46	12				65,643	Missouri, District No. 10.
24,924	200	11	5			25,140	New Mexico, District No. 10.
82,099	340	95	4,286	2,325		89,145	Oklahoma, District No. 10.

Condition of National Banks in Each Federal Reserve District, Dec. 31, 1946

[In thousands of dollars]

	District No. 1 (292 banks)	District No. 2 (542 banks)	District No. 3 (560 banks)	District No. 4 (484 banks)	District No. 5 (339 banks)	District No. 6 (272 banks)	District No. 7 (559 banks)	District No. 8 (323 banks)	District No. 9 (348 banks)	District No. 10 (633 banks)	District No. 11 (467 banks)	District No. 12 (188 banks)	Total (5,007 banks) ¹
ASSETS													
Loans and discounts, including overdrafts.....	1,057,125	3,198,187	806,044	1,185,318	720,643	1,027,812	2,583,007	713,174	528,120	816,575	1,212,675	3,423,395	17,272,081
United States Government obligations, direct and guaranteed.....	2,230,034	7,852,744	2,449,088	3,170,479	2,045,185	2,406,396	7,044,282	1,412,099	1,678,032	2,369,620	2,039,946	6,959,884	41,657,789
Obligations of States and political subdivisions.....	50,263	460,287	122,787	192,206	66,618	249,738	366,233	124,205	59,210	162,131	154,555	647,818	2,656,141
Other bonds, notes, and debentures.....	98,894	425,423	289,417	268,024	84,713	74,598	312,950	76,988	66,569	95,504	36,185	154,010	1,983,278
Corporate stocks, including stocks of Federal Reserve banks.....	10,375	44,550	9,914	21,938	5,225	7,092	17,942	4,384	3,652	5,590	6,934	15,763	153,359
Total loans and securities.....	3,446,691	11,981,191	3,677,250	4,838,055	2,922,384	3,765,636	10,324,414	2,330,850	2,335,583	3,449,490	3,450,901	11,690,678	63,722,618
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	1,011,660	3,224,785	991,984	1,401,881	989,689	1,434,158	3,261,343	814,367	739,729	1,490,486	1,683,504	2,978,457	20,012,043
Bank premises owned, furniture and fixtures.....	34,934	101,364	37,910	55,219	28,455	39,028	51,685	15,450	12,224	19,014	35,525	75,880	506,688
Real estate owned other than bank premises.....	574	259	724	259	450	1,096	889	1,131	20	902	2,147	286	8,478
Investments and other assets indirectly representing bank premises or other real estate.....	639	2,928	259	533	777	2,316	2,641	135	3,750	1,315	5,235	24,933	45,464
Customers' liability on acceptances outstanding.....	12,814	26,556	8,921	440	679	4,051	5,757	1,001	609	192	4,573	7,664	73,257
Interest, commissions, rent, and other income earned or accrued but not collected.....	7,448	29,968	5,006	9,448	3,261	8,482	24,771	3,151	6,152	4,681	2,649	31,341	136,358
Other assets.....	7,528	6,850	7,547	1,976	4,498	3,755	8,193	1,826	921	2,198	1,811	10,199	57,302
Total assets.....	4,522,288	15,373,901	4,729,601	6,307,552	3,950,193	5,258,522	13,679,693	3,167,911	3,098,988	4,958,211	5,185,745	14,329,633	84,562,238
LIABILITIES													
Demand deposits of individuals, partnerships, and corporations.....	2,578,754	8,619,317	2,276,575	3,328,745	2,244,713	2,756,188	7,160,671	1,701,709	1,532,792	2,871,662	3,206,828	7,148,100	45,426,114
Time deposits of individuals, partnerships, and corporations.....	845,409	2,381,688	1,403,018	1,545,581	820,156	926,877	3,059,874	550,024	751,438	546,221	419,762	4,633,659	17,903,707
Deposits of U. S. Government and postal savings.....	109,248	362,865	78,774	137,930	105,719	104,292	330,962	57,150	74,426	103,643	86,764	256,752	1,807,925
Deposits of States and political subdivisions.....	185,005	339,542	184,694	255,547	186,078	473,789	665,838	184,279	160,903	333,290	333,494	812,214	4,114,673
Deposits of banks.....	335,772	1,835,200	317,544	407,972	292,091	668,785	1,505,354	474,215	375,502	778,327	734,242	444,369	8,169,373
Other deposits (certified and cashiers' checks, etc.).....	60,794	453,743	36,973	58,248	66,685	45,943	128,857	23,062	26,111	64,483	117,052	270,912	1,352,893
Total deposits.....	4,114,982	13,992,355	4,297,578	5,734,023	3,715,442	4,975,874	12,851,556	2,990,439	2,921,172	4,697,026	4,898,142	13,586,066	78,774,655
Demand deposits.....	3,261,486	11,557,240	2,836,524	4,119,657	2,866,313	4,013,072	9,730,037	2,411,395	2,164,978	4,138,563	4,433,722	8,799,015	60,392,001
Time deposits.....	853,496	2,435,115	1,461,054	1,614,366	849,129	962,802	3,131,519	579,044	756,194	558,463	464,420	4,787,052	18,452,654
Bills payable, rediscounts, and other liabilities for borrowed money.....	4,035	3,150	4,155	2,342	600	175	240	33	7	3,250	2,000	100	20,047
Mortgages or other liens on bank premises and other real estate.....	10	10	10	10	18	250	33	7	7	7	7	21	339
Acceptances executed by or for account of reporting banks and outstanding.....	13,958	29,655	10,186	440	679	5,365	6,344	1,011	609	192	4,577	10,251	83,267
Interest, discount, rent, and other income collected but not earned.....	3,723	10,974	2,215	2,837	1,834	4,100	8,564	1,830	3,791	1,691	867	14,193	56,619
Interest, taxes, and other expenses accrued and unpaid.....	16,305	58,710	10,097	18,734	7,363	11,917	36,955	5,647	7,898	7,391	9,215	32,749	222,981
Other liabilities.....	7,887	183,129	3,845	2,459	4,047	2,849	9,264	1,451	1,815	1,715	2,321	45,900	266,682
Total liabilities.....	4,160,890	14,277,983	4,328,076	5,760,835	3,729,983	5,000,530	12,912,683	3,000,618	2,935,318	4,711,272	4,917,122	13,689,280	79,424,590
CAPITAL ACCOUNTS													
Capital stock (see memoranda below).....	118,007	329,389	126,916	191,354	75,110	92,202	278,015	58,885	54,605	83,505	103,648	240,435	1,752,071
Surplus.....	164,170	558,090	195,675	251,417	95,021	113,605	299,924	68,964	69,652	92,771	108,048	254,622	2,271,959
Undivided profits.....	54,648	167,046	60,863	64,134	35,655	35,479	110,358	31,331	24,298	52,911	41,126	106,884	784,733
Reserves and retirement account for preferred stock.....	24,573	41,393	18,071	39,812	14,424	16,706	78,713	8,113	15,115	17,752	15,801	38,412	328,885
Total capital accounts.....	361,398	1,095,918	401,525	546,717	220,210	257,992	767,010	167,293	163,670	246,939	268,623	640,353	5,137,648
Total liabilities and capital accounts.....	4,522,288	15,373,901	4,729,601	6,307,552	3,950,193	5,258,522	13,679,693	3,167,911	3,098,988	4,958,211	5,185,745	14,329,633	84,562,238
MEMORANDA													
Par value of capital stock:													
Class A preferred stock.....	538	8,941	2,892	5,817	388	1,833	11,010	765	1,471	493	1,327	3,178	38,653
Class B preferred stock.....	106	1,601	895	1,895	50	50	65	235	60	60	60	12	3,024
Common stock.....	117,363	318,997	123,129	185,537	74,722	90,319	266,940	57,885	53,074	83,012	102,321	237,245	1,710,544
Total.....	118,007	329,539	126,916	191,354	75,110	92,202	278,015	58,885	54,605	83,505	103,648	240,435	1,752,221
Retirable value of preferred capital stock:													
Class A preferred stock.....	552	16,890	5,132	8,617	388	1,888	11,010	765	1,471	493	1,785	3,178	52,169
Class B preferred stock.....	106	2,089	1,495	1,895	50	50	65	245	60	60	60	12	4,122
Total.....	658	18,979	6,627	8,617	388	1,938	11,075	1,010	1,531	493	1,785	3,190	56,291
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	327,093	1,313,419	443,524	723,744	501,980	789,206	977,158	290,517	446,187	615,884	608,568	1,653,064	8,690,344

¹ Exclusive of 6 nonmember national banks in Alaska, the Territory of Hawaii, and the Virgin Islands of the United States.

Reserve of National Banks, Dec. 31, 1946

[In thousands of dollars]

Federal Reserve districts	Gross demand deposits	Deductions allowed in computing reserves		Net demand deposits subject to reserve	Time deposits	Net demand plus time deposits	Reserve with Federal Reserve banks			Ratio of total reserves to net demand plus time deposits (percent)	Ratio of required reserves to net demand plus time deposits (percent)
		War loan and Series E bond deposit accounts	Other ¹				Total	Required ²	Excess ³		
Central Reserve city banks:											
District No. 2	9,369,512	214,482	726,343	8,399,707	619,253	9,018,960	1,690,821	1,717,096	-26,272	18.75	19.04
District No. 7	4,168,548	114,741	488,271	3,565,536	646,627	4,212,163	762,032	751,905	10,127	18.09	17.85
Reserve city banks:											
District No. 1	1,682,640	48,812	158,971	1,474,827	174,805	1,649,632	279,719	305,454	-25,735	16.96	18.52
District No. 2	87,569	1,815	7,230	78,524	40,166	118,690	20,125	18,115	2,010	16.96	15.26
District No. 3	1,380,616	31,341	184,918	1,164,357	135,911	1,300,268	245,321	241,026	4,295	18.87	18.54
District No. 4	2,405,979	73,388	305,410	2,027,181	514,557	2,541,738	437,430	436,310	1,120	17.21	17.17
District No. 5	1,106,153	30,411	139,106	936,606	192,568	1,129,174	208,295	198,875	9,420	18.45	17.61
District No. 6	1,924,805	43,245	302,579	1,578,981	381,529	1,960,510	368,620	338,688	29,932	18.80	17.28
District No. 7	3,115,898	105,503	491,487	2,518,908	1,162,973	3,681,881	562,857	573,560	-10,703	15.29	15.58
District No. 8	1,142,593	27,506	170,264	944,823	200,801	1,145,624	193,577	201,013	-7,436	16.90	17.55
District No. 9	1,030,232	35,518	176,192	818,522	167,767	986,289	157,245	173,770	-16,525	15.94	17.62
District No. 10	2,255,155	55,061	425,209	1,774,885	298,709	2,073,594	377,001	372,899	4,102	18.18	17.98
District No. 11	2,314,405	44,506	428,830	1,841,069	315,512	2,156,581	432,112	387,145	44,967	20.04	17.95
District No. 12	7,251,953	178,717	863,824	6,209,412	1,083,601	10,293,013	1,491,668	1,486,898	4,770	14.49	14.45
Country banks:											
District No. 1	1,578,846	45,520	220,008	1,313,318	678,691	1,992,009	249,548	224,586	24,962	12.53	11.27
District No. 2	2,100,159	65,083	261,542	1,773,531	1,775,696	3,549,230	386,331	354,837	31,494	10.88	10.00
District No. 3	1,455,908	39,636	185,131	1,231,141	1,325,143	2,556,284	291,150	251,868	39,282	11.39	9.85
District No. 4	1,713,678	52,206	249,291	1,412,181	1,099,809	2,511,990	300,527	263,694	36,833	11.96	10.50
District No. 5	1,760,160	50,259	285,415	1,424,486	656,561	2,081,047	268,003	238,822	29,181	12.88	11.48
District No. 6	2,088,267	40,891	365,920	1,681,456	581,273	2,262,729	300,621	270,280	30,341	13.29	11.94
District No. 7	2,435,591	79,190	376,434	1,979,967	1,321,919	3,301,886	415,086	356,510	58,576	12.57	10.80
District No. 8	1,268,802	22,668	220,855	1,025,279	378,243	1,403,522	184,880	166,234	18,646	13.17	11.84
District No. 9	1,134,746	33,664	182,988	918,094	588,427	1,506,521	190,776	163,839	26,937	12.66	10.88
District No. 10	1,883,408	31,510	353,111	1,495,787	259,754	1,755,541	268,851	224,995	43,856	15.31	12.82
District No. 11	2,119,317	28,146	469,425	1,621,746	148,908	1,770,654	281,653	235,979	45,674	15.91	13.33
District No. 12	1,547,061	30,259	227,625	1,289,177	703,451	1,992,628	242,595	222,692	19,903	12.17	11.18
All member national banks:											
District No. 1	3,261,486	94,362	378,979	2,788,145	853,496	3,641,641	529,267	530,040	-773	14.53	14.55
District No. 2	11,557,240	310,380	995,095	10,251,765	2,435,115	12,686,880	2,097,280	2,090,048	7,232	16.53	16.47
District No. 3	2,836,524	70,977	370,049	2,395,498	1,461,054	3,856,552	536,471	492,894	43,577	13.91	12.78
District No. 4	4,119,657	125,594	554,701	3,439,362	1,614,366	5,053,728	737,957	700,004	37,953	14.60	13.85
District No. 5	2,866,313	80,700	424,521	2,361,092	849,129	3,210,221	476,298	437,697	38,601	14.84	13.63
District No. 6	4,013,072	84,136	668,499	3,260,437	962,802	4,223,239	669,241	608,968	60,273	15.85	14.42
District No. 7	9,720,037	299,434	1,356,192	8,064,411	3,131,519	11,195,930	1,739,975	1,681,975	58,000	15.54	15.02
District No. 8	2,411,395	50,174	391,119	1,970,102	579,044	2,549,146	378,457	367,247	11,210	14.85	14.41
District No. 9	2,164,978	69,182	359,180	1,736,616	756,194	2,492,810	348,021	337,609	10,412	13.96	13.54
District No. 10	4,138,563	89,571	778,320	3,270,672	558,463	3,829,135	645,852	597,894	47,958	16.87	15.61
District No. 11	4,433,722	72,652	898,255	3,462,815	464,420	3,927,235	713,765	623,124	90,641	18.17	15.87
District No. 12	8,799,014	208,976	1,091,449	7,498,589	4,787,052	12,285,641	1,734,263	1,709,590	24,673	14.12	13.92
Total, central Reserve city banks	13,538,060	358,223	1,214,594	11,965,243	1,265,880	13,231,123	2,452,856	2,469,001	-16,145	18.54	18.66
Total, Reserve city banks	25,697,998	675,883	3,654,020	21,368,095	7,668,899	29,036,994	4,773,970	4,733,753	40,217	16.44	16.30
Total, country banks	21,085,943	522,032	3,397,745	17,166,166	9,517,875	26,684,041	3,380,021	2,974,336	405,685	12.67	11.15
Total, all member national banks	60,322,001	1,556,138	8,266,359	50,499,504	18,452,654	68,952,158	10,606,847	10,177,090	429,757	15.38	14.76
GEOGRAPHICAL SECTIONS											
New England States	3,373,825	97,609	391,987	2,884,229	906,008	3,790,237	543,504	546,642	-3,138	14.34	14.42
Eastern States	17,137,635	443,464	1,682,333	15,011,838	4,766,579	19,778,417	3,141,147	3,077,364	63,783	15.88	15.56
Southern States	11,534,496	233,698	2,066,790	9,234,008	2,261,117	11,495,125	1,868,677	1,676,940	191,737	16.26	14.59
Middle Western States	15,285,318	476,176	2,280,831	12,528,311	5,082,678	17,610,989	2,673,893	2,577,752	96,141	15.18	14.64
Western States	4,191,713	96,215	752,969	3,342,529	649,220	3,991,749	645,363	588,802	56,561	16.17	14.75
Pacific States	8,799,014	208,976	1,091,449	7,498,589	4,787,052	12,285,641	1,734,263	1,709,590	24,673	14.12	13.92
Total, all member national banks	60,322,001	1,556,138	8,266,359	50,499,504	18,452,654	68,952,158	10,606,847	10,177,090	429,757	15.38	14.76
Nonmember national banks (in possessions)	414,315	378	233	142,504	128,427	270,931	44,855	40,639	4,216	16.56	15.00
Total, all national banks	60,465,116	1,556,516	8,266,592	50,642,008	18,581,081	69,223,089	10,651,702	10,217,729	433,973	15.39	14.76

¹ Demand balances with domestic banks (except reciprocal balances) and balances with private banks and American branches of foreign banks, plus cash items in process of collection. The difference between the figures shown in this column and the figures shown against the corresponding captions under "Assets" of member banks is accounted for by an excess of allowable deductions over gross demand deposits in one bank.

² Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. The requirements as to reserves to be maintained by each member bank are as follows: Time deposits, 6 percent for all member banks; net demand deposits, 20 percent for Central Reserve city banks, 20 percent for Reserve city banks, and 14 percent for country banks.

³ Deficiencies in reserves indicated by a minus (-) sign.

⁴ Demand deposits, including deposits of other banks reported by banks having excess of amounts due to banks over amounts due from banks, exclusive of reserve with approved national banking associations as shown by individual bank reports.

⁵ The cash in vault and reserve with approved national banking associations.

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